

TOWN OF WESTON HOUSING PRODUCTION PLAN



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TOWN OF WESTON

HOUSING PRODUCTION PLAN

1. EXECUTIVE SUMMARY

Weston has historically been recognized as a desirable community, acknowledged in particular for its bucolic setting, strong schools, high quality community services, high-end housing inventory, and easy commutes to Boston and other businesses rimming Route 128. However, based on a widening affordability gap largely outside of the Town's control due to demographic and economic conditions, some previous residents have had to leave the community, some existing residents are struggling to stay, many who were raised in town cannot afford to raise their own children locally, and most local workers are priced out of the housing market. Moreover, the town has experienced an increase in Chapter 40B activity that has concerned many members of the community.

In recognition of this situation, the Town has prepared this Housing Production Plan to enable the strategic planning for future residential development and to follow-up this planning with actual new development that will fit the community's own needs for more diversity in housing types and affordability while still complementing Weston's traditional development patterns. This Housing Plan, when implemented, will also enable the Town to exert greater local control over affordable housing development and thus not be susceptible to what it considers inappropriate Chapter 40B projects that are not responsive to local needs and priorities.

1.1 Summary of Significant Demographic, Economic and Housing Characteristics and Trends

Demographic Trends – Projected stability of population with projected decreases in children and significant increases in older adults over age 65.

The Town's total population has fluctuated somewhat over the past several decades and now includes about 11,600 residents. Projections suggest a relatively stable population over the next couple of decades with little population growth but continuing shifts in the age distribution that for the most part reflect past trends of fewer young adults and more older residents. A significant departure is a decrease in children as those under the age of 20 are expected to decrease from 32% to about 26% of all residents with total population numbers remaining about the same. **Those over 65 are estimated to increase substantially from 18% to 28% by 2030.**

These projected population changes suggest the need for housing alternatives to accommodate the increasing population of seniors and their lifestyle changes such as more handicapped accessibility, smaller units, housing with supportive services, and units without substantial maintenance demands. Additionally, more affordable starter housing opportunities to attract young adults, including young families, should be promoted to reduce significant losses of this segment of the population that adds so much vitality to the community.

While Weston's population grew by 3.3% between 1980 and 2013, the percentage of households increased by almost 16% during this same period, largely driven by increasing numbers of smaller households including increasing non-family households composed of single

individuals or unrelated household members. Despite increasing non-family households, the average household size actually increased from 2.78 persons in 1990 to 2.85 persons by 2013, counter to expected trends. It is likely that the continuing increases in the size of homes and incomes in Weston is correspondingly driving up the size of families.

Economic Trends – Extraordinarily high incomes but large income disparities

Incomes have increased steadily and substantially over the years, and in fact **Weston's median household income (\$192,563) is the highest in the state** with the next highest levels for Dover (\$187,829), Sudbury (\$170,094), Carlisle (\$160,034), and Wellesley (\$159,167). Nevertheless, income disparities are also increasing and there remains a very small and vulnerable population living in the community with limited financial means. In 2013, 360 or about 10% of all households earned less than \$25,000, which included about 36% of all renters, but there were only 182 subsidized units in town. Consequently it is not surprising that many are paying far too much for their housing and struggling to remain in town.

While poverty is very low in Weston, it is increasing for seniors, going from 3.9% to 6.1% of all those 65 years of age or older between 1999 and 2013. It may be that many of these approximately 117 seniors are living in the town's subsidized housing including 75 units at the Brook School Apartments or 62 units at Merriam Village.

There are also **growing income disparities** between renters and owners. An estimated 42% of renters earned less than \$35,000, more than six times the percentage of homeowners in this income range. On the other hand, more than three-quarters of the homeowners earned more than \$100,000 compared to about one-third of renters. This disparity of incomes is also reflected in median income levels of \$80,117 for renters and \$217,177 for homeowners, that while still relatively high, increased substantially from \$44,083 and \$168,304, respectively, from 2000.

Those working in Weston were earning on average less than one-third of Weston residents, averaging \$63,475 (below 80% of area median income or \$69,700 for a four-person household in 2015) compared to a median of \$192,563. Although comparing individual income to household income, this analysis still suggests that many local workers cannot afford to live in Weston but might qualify for affordable housing.

Of all Weston residents in 2013, **633 or 5.5% claimed a disability**. While significantly lower than other communities, this data indicates that there are still special needs within the Weston community. As the population continues to age, with those 65 years of age or older predicted to increase 60% by 2030, the level of special needs in the community will grow.

Housing Trends – Limited but growing housing diversity but extremely high housing costs

Only 21.5% of the Town's approximately 4,000 housing units predates World War II followed by a surge in housing growth between 1950 and 1970 when about 38% of all housing units were built. After that the level of housing construction declined to between 260 to 378 units per decade and has recently slowed down even further.

A review of building permit activity between 2010 and 2014 suggests **substantial teardown/replacement activity** with only 33 net new single-family homes built during this period.

The 2013 census estimates suggest **a loss of 48 rental units** and a gain of 41 owner-occupied units. This data perhaps underestimates the loss of rentals given the conversion of 99 units at Jericho Village (now called Stonegate) from rentals to condos in July 2004.

As to future housing growth, the Metropolitan Area Planning Council (**MAPC**) **predicts that the number of housing units will increase from 4,008 units in 2010 to 4,251 by 2020 and up to 4,542 by 2030**, adding 534 net new units and representing a 13.3% rate of growth during these decades. These projections appear overly optimistic given recent development activity but may be partially realized through the implementation of the Housing Production Plan.

There have been **significant increases in the average number of persons per owner-occupied units and decreases in rental units** between 1980 and 2013. For example, the average number of persons increased from 2.80 persons to 3.06 persons for owner-occupied units, likely due to the increasingly larger houses that are being built. On the other hand, the average number of persons in rental units declined from 2.40 to 1.49 persons, most likely reflecting the relatively small size of the new rental units produced during this period, many for seniors.

Census data indicates that there is limited but growing diversity of housing types in Weston as **single-family detached homes have decreased as a percentage of all units** from 91.7% in 1980 to 86.3% by 2013. Forty percent (40%) of the rental units in town were detached homes, substantially higher than the statewide level of 15.6% and reflective of the predominance of such units in town.

There has been **a considerable increase in the larger multi-family housing stock** over the years from only 53 units or 1.6% of Weston's housing in more than five (5) unit structures in 1980, to 230 units or 6.0% by 2000, and then as high as 302 units or 8.0% by 2013. **This increase includes the rental development of Town-owned property at the Brook School Apartments (75 units) and Merriam Village (62 units) with a total of 137 units or more than 3% of Weston's housing.**

Homes are getting considerably larger in Weston. According to 2013 census estimates, the median sized unit was very large with at least nine (9) rooms. This is much higher than the statewide median of 5.6 rooms. The increase in larger homes is also reflected in changes in the proportion of units with nine (9) rooms or more between 2000 and 2013, from 45.3% to 52.9%. In addition, those units most appropriate for single persons, with four (4) rooms or less, comprised only 10.6% of the housing stock. Given that 53% of Weston's households included single individuals or two (2) persons, **a substantial portion of households could be considered "overhoused"**.

Census estimates for 2013 indicate a **vacancy rate of zero (0%) for ownership** and 7.5% for rentals. The 0% vacancy rate for ownership is questionable as no vacancies would eliminate any room for natural housing turnover. The 7.5% rental vacancy is higher than expected compared to the county and state, but approximately in line with the town's 6.9% level in 2010.

Weston's housing prices have been among the highest in the state and even New England, about triple the county's median and four times the state level with a median of \$1,212,500 for a single-family house as of May 2015. Town Assessor's data indicates that Weston had

3,365 single-family properties with only eleven (11) such units valued below \$400,000 and another 200 units assessed between \$400,000 and \$600,000.

The average Weston household, based on the median income of \$192,563, could likely afford a home costing about \$980,000. **The affordability gap is then about \$232,500** - the difference between the price of the median priced single-family home (\$1,212,500) and what a median income household can afford (\$980,000). These calculations are also based on the ability of the purchasers to secure sufficient cash for the down payment and closing costs of about \$250,000,

The affordability gap widens to \$936,750 if the analysis focuses on low- and moderate-income households earning at or below 80% of area median income (AMI), or \$62,750 for a family of three (3), who can afford a house costing no more than about \$275,750.¹

Condominiums are a relatively small segment of Weston's housing stock with only 223 such units. Not surprisingly, the condos were assessed more affordably on a whole than the single-family homes with 38 units assessed below \$300,000, including 25 subsidized units, and another 47 assessed between \$300,000 and \$400,000. The median assessed value was \$476,300.

Not only is Weston's median the highest in the state, but prices confirm a **relatively resilient "inelastic" housing market** as current values are similar or have surpassed 2005 ones, when the housing market was at its height for most communities prior to the "bursting of the housing bubble". This is not the case for Lincoln or Sudbury for example.

There are very few available listings of rental opportunities in Weston, particularly apartments, but what few exist suggest that market rents are much higher than the \$1,292 gross monthly rent indicated by 2013 census estimates.

The lowest rent listed was for a small apartment on Orchard Avenue for \$2,100 (for a three-room, one-bedroom in-law unit attached to a single-family house) with two (2) other apartment listings for larger apartments for significantly more, \$4,100 and \$6,000. There were also three (3) listings for townhouses that were being rented, all of which included two (2) bedrooms and rented in the low \$3,000 range. Most of the house listings included four (4) or five (5) bedrooms that listed between \$5,000 and \$8,000.

Based on the federal affordability threshold of spending no more than 30% of one's income on housing costs, the lowest price listing of \$2,100 would require an income of \$91,000, higher than the median income for renters of \$80,117 and the area median income for a household of three (3) of \$62,750. **This indicates that even the lowest market rentals remain largely unaffordable to those earning at or below 80% AMI.**

A special HUD report indicated that **almost one-third of all Weston households were spending too much on their housing** (spending more than 30% of income on housing costs) including more than 14% spending at least half of their income on housing. Of those 635 households

¹ This analysis assumes the ability of the purchaser to obtain subsidized mortgage financing from the ONE Mortgage Program or MassHousing mortgage offerings. Therefore, no private mortgage insurance (PMI) was included in the calculations and 95% mortgage financing was assumed.

earning within 80% of area median income, 380 or 60% were experiencing cost burdens with 275 or 43% spending more than half of their income on housing costs.

1.2 Summary of Priority Housing Needs

The state of Massachusetts has given each town an affordable housing goal of 10% of the year-round housing stock. Given the substantial numbers of residents who are paying too much for their housing and substantial affordability gaps, there is a pressing need to produce more affordable housing units in Weston. The Town intends to work with public and private sector stakeholders to devise and implement strategies that preserve and produce additional community housing options including partnerships with developers.

Based on input from a wide variety of sources including census data, the HUD report on cost burdens, market information, interviews with local and regional stakeholders, public meetings, state requirements, as well as prior planning efforts, this Housing Plan recommends that there be a ***focus on rental unit development*** based on the following important considerations:

- Target the needs of the community's most vulnerable residents with very limited financial means as rental housing is typically more affordable and requires less up-front cash.
- Enable all units in Chapter 40B rental developments to be counted as part of the SHI while only the actual affordable units can be counted in homeownership projects. This will help the Town meet annual housing production goals and exert greater local control over affordable housing development. For example, with the current 246-unit gap to reach the state's 10% affordability threshold, 246 total units would be needed if they were rentals as opposed to 1,230 in the case of ownership.
- Promote greater housing diversity as Weston's housing is predominantly large single-family homes. More housing options are necessary to meet the needs of local workers who are priced out of the housing market, children who grew up in Weston and want to raise their own families locally, and empty nesters for example.
- Replenish some of the rental housing that has been lost over the past several decades.
- Invest subsidy funds in support of greater numbers of households/occupants over time as rentals turnover more regularly than ownership units and more households will benefit over time. This is particularly important in Weston given such large affordability gaps.
- Provide opportunities for some seniors who are "overhoused" and spending far too much on their housing to relocate to more affordable and less isolated settings, opening up their homes to families requiring more space.
- Leverage other funds as state and federal resources are almost exclusively directed to rental housing development, family rentals in particular.
- Enhance the ability to qualify occupants for housing subsidies as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for new affordable housing opportunities.

While the focus of housing production efforts will be rentals early in production efforts, particularly for the larger sites identified in the Housing Plan, the Town has the latitude to support ownership units based on particular site conditions

Based on annual housing production goals of 20 units per year needed to demonstrate systematic progress in meeting affordable housing goals and indicators of need summarized in Section 5.7, this Housing Production Plan recommends the distribution of priority housing needs summarized in Table 1-1. The specific approaches for addressing these needs are included in the production goals and actions recommended in Sections 7 and 8 of this Plan, respectively.

Table 1-1: Summary of Housing Production Goals Based on Priority Needs

| Type of Units | Target Populations | Annual Goals | 5-Year Goals |
|----------------|---|--------------|--------------|
| Rental housing | Seniors (40%) | 8 | 40 |
| | Families (60%) | 12 | 60 |
| | Disabled (10% of all new units created) – handicapped accessible and/or with services | (2) | (10) |
| Total | | 20 | 100 |

1.3 Summary of Housing Production Goals

The state administers the Housing Production Program that enables cities and towns to adopt an affordable housing plan that demonstrates production of 0.50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). Weston would have to produce at least 20 affordable units annually based on these goals, a formidable challenge, and housing growth will continue to drive-up the 10% goal.

If the state certifies that the locality has complied with its annual production goals, the Town may be able, through its Zoning Board of Appeals, to deny comprehensive permit applications without the developer's ability to appeal the decision.² Production goals over the next five (5) years include the creation of an estimated 261 affordable units that would enable the Town to surpass the 10% state affordability goal (see Table 7-1).

1.4 Summary of Housing Strategies

The strategies listed in Table 1-2 and described in Section 8 are based on input from a wide variety of sources including interviews with local and regional stakeholders, local housing policies and preferences, prior planning efforts, the priority housing needs identified in Section 5.7, the community workshop held on November 7, 2015, other public meetings, and the experience of other comparable localities in the area and throughout the Commonwealth.

² If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

The strategies are grouped according to three (3) specific strategic goals that include:

1. *Promote greater local capacity to produce affordable housing*
Strategies involve strengthening and potentially reorganizing the Town's relevant staffing and governance entities, providing ample opportunities for local input into housing-related initiatives, and maximizing occupancy of affordable units by those who live and work in the community.
2. *Amend zoning to promote affordable housing and smart growth development*
Strategies involve zoning changes that would promote greater diversity in the housing stock to address a wider range of local housing needs (more multi-family and senior housing) and to better guide new development to more appropriate "smarter" locations.
3. *Partner with developers to leverage other public and private resources*
Strategies involve insuring that new development meets local needs and priorities but also finding opportunities to partner with developers to leverage the Town's own resources.

| Table 1-2 Summary of Housing Strategies | Priority for Implementation | | # Affordable Units | Responsible Parties** |
|---|-----------------------------|-------------|--------------------|-----------------------|
| | Short Term | Middle Term | | |
| Goal 1: Promote Greater Local Capacity to Produce Affordable Housing | | | | |
| 1. Conduct substantial community outreach | X | | * | HP |
| 2. Capitalize the Housing Trust | X | | * | BOS/CPC |
| 3. Consider changes in governance | | X | * | BOS |
| 4. Consider changes in staffing | | X | * | BOS |
| 5. Maximize local preference in unit occupancy | X | | * | HP |
| Goal #2: Amend Zoning to Promote Affordable Housing and Smart Growth Development | | | | |
| 1. Consider modifying existing multi-family zoning | X | | * | PB |
| 2. Consider changes to the AARD bylaw | | X | * | PB |
| 3. Explore 40R/40S smart growth zoning | X | | * | PB |
| 4. Consider changes to promote assisted living development | | X | * | PB |
| Goal #3: Partner with Developers to Leverage Other Resources | | | | |
| 1. Make suitable public property available for affordable housing | X | | 17 | BOS/HT/EHC |
| 2. Support private development that complies with local policies | X | | 244 | HP/HT/CPC/PB/ZBA |

* Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, do not add to the Subsidized Housing Inventory, or cannot be counted towards production goals.

****Abbreviations**

Board of Selectmen = BOS

Housing Partnership = HP

Housing Trust = HT

Elderly Housing Committee = EHC

Planning Board = PB

Community Preservation Committee = CPC

Zoning Board of Appeals = ZBA

The strategies are also categorized according to priority – those higher priority short-term actions to be implemented within Years 1 and 2 and those of more moderate middle term priority for Years 3 to 5 – and reflect state requirements that ask communities to address a number of major categories of strategies to the greatest extent applicable.³ Also, while a major goal of this Plan is to meet the state’s 10% affordability threshold under Chapter 40B, another important goal is to serve the range of local housing needs.

It is also important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels. Moreover, the proposed actions present opportunities to judiciously invest limited Community Preservation funding and the Housing Trust Fund to build local capacity, modify or create new local zoning provisions, and subsidize actual unit production that leverage other necessary resources.

³ Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

2. INTRODUCTION

2.1 Background and Purpose

The Board of Selectmen (BOS) have made the development of affordable and moderately-priced housing a community priority, reflected in the following key actions for promoting such housing:

- In the late 1970's, the Town of Weston provided the land to Weston Community Housing, Inc., a non-profit corporation, to build Merriam Village. The project was built in two (2) phases and includes a total of 62 units for those 60 years of age or older and earning within 80% of area median income.
- In the late 1970s, the Town converted the surplus Brook School into 51 units of mixed-income housing, with 42 HUD Section 8 subsidies, creating much needed affordable housing for area seniors with 10% of the units targeted to younger residents with a disability.
- In 2001, the Town approved the adoption of the Community Preservation Act (CPA) soon after it was authorized by the state and at the highest allowable surcharge of 3%. Since then \$10,318,788, or 36% of the Community Preservation Fund has been committed in support of community housing initiatives.
- In 2003, the Town prepared and issued *Guidelines for Affordable Housing in Weston* to provide direction on local priorities and preferences for developing affordable housing in the community, particularly developments involving Chapter 40B permitting.
- In 2004, the Town added another building to the Brook School Apartments that included 24 units, providing rental subsidies for 13 of these units similar to the federal Section 8 Program.
- In 2007, the Town hired the MetroWest Regional Collaborative (formerly the MetroWest Growth Management Committee) to conduct a housing study to ensure that Town government was adequately structured to efficiently and effectively address local housing needs. The resulting report, *Weston Affordable Housing: Present and Future*, made a number of recommendations including replacing the Housing Needs Committee with a Weston Housing Partnership and establishing an Affordable Housing Trust Fund.
- In 2008, the Town established the Weston Housing Partnership as the strategic planning entity for maximizing local control over affordable housing development and proactively addressing the range of local housing needs. The Partnership has been charged with participating in the review of Chapter 40B proposals, serving as a resource to developers, increasing public awareness about the needs and opportunities for affordable housing, and developing a set of *Priorities and Criteria* on affordable housing development in Weston to guide developers and Town boards.
- In 2011, the Town established the Weston Affordable Housing Trust Fund to serve as the implementing entity with respect to Town efforts to create affordable housing opportunities.
- In May 2012, the Town approved the conveyance of Town-owned property with three (3) existing structures for subsidized housing at the end of Warren Avenue, including the Old Water Department. The project, funded through CPA, will create a total of seven (7) rental units, four (4) to those earning at or below 80% AMI and the remaining three (3) to those earning between 80% and 100% AMI. The Trust received comprehensive permit approval for the project and construction is underway with leasing expected to start in 2016.

In 2015, the Board of Selectman appointed a Steering Committee to prepare a Housing Production Plan that will serve as a blueprint for affordable housing development intended not only to address the range of local housing needs but to also offer the Town greater local control over such development upon implementation. The Steering Committee subsequently hired a consultant to assist them in this effort.

The Town recognizes that it will need commitment, cooperation and creativity and even some concessions from local leaders to fully implement the Housing Plan and has embarked on a substantial outreach effort to explain the benefits of producing such a Plan and to garner support. Representatives of the Steering Committee have met with members of a significant number of local boards and committees, and the full Committee held an informational meeting on Saturday, July 25th to discuss the reasons for preparing the Plan, to preliminarily introduce some potential development opportunities, and to address questions from local leaders and community representatives. This meeting was well attended and will be followed by additional public meetings to present elements of the Plan and ultimately obtain support and approval.

2.2 What is Affordable Housing?

Affordable housing is generally defined by the income of the household in comparison to housing costs. For example, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household's net or adjusted income (with a small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of gross income. If households are paying more than these thresholds, they are described as experiencing housing affordability problems or cost burdens; and if they are paying 50% or more for housing, they have severe housing affordability problems.

Affordable housing is also defined according to its availability to households at percentages of median income for the area,⁴ and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (\$26,600 for a family of three for the Boston area) and very low-income is defined as households earning between 31% and 50% of area median income (\$44,350 for a family of three). Low-income generally refers to the range between 51% and 80% of area median income (\$62,750 for a family of three).⁵

In general, programs that subsidize rental units are typically targeted to households earning within 50% or 60% AMI with some lower income requirements within the 30% AMI level. First-time homebuyer projects and the state's Chapter 40B Comprehensive Permit Program typically apply income limits of up to 80% AMI. Income limits under the Community Preservation Act (CPA) are up to 100% AMI.

⁴ Weston is part of the Boston, MA-NH Metro Area that includes a considerable number of communities in the Greater Boston area, also including some municipalities in New Hampshire.

⁵ The family of three (3) is illustrated here and is used in affordability calculations as the average household size was 2.85 persons per 2013 census estimates from the American Community Survey (ACS).

Table 2-1: HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metropolitan Area, 2015

| # Persons in Household | 30% of Area Median Income | 50% of Area Median Income | 80% of Area Median Income | 100% of Area Median Income |
|------------------------|---------------------------|---------------------------|---------------------------|----------------------------|
| 1 | \$20,700 | \$34,500 | \$48,800 | \$68,950 |
| 2 | 23,650 | 39,400 | 55,800 | 78,800 |
| 3 | 26,600 | 44,350 | 62,750 | 88,650 |
| 4 | 29,550 | 49,250 | 69,700 | 98,500 |
| 5 | 31,950 | 53,200 | 75,300 | 106,380 |
| 6 | 34,300 | 57,150 | 80,900 | 114,260 |
| 7 | 36,730 | 61,100 | 86,450 | 122,140 |
| 8+ | 40,980 | 65,050 | 92,050 | 130,020 |

Source: U.S. Department of Housing and Urban Development (HUD) and the Community Preservation Coalition

A common definition of affordable housing relates to the Chapter 40B comprehensive permit program. The state established legislation for promoting affordable housing under the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B).⁶ This legislation allows developers to override local zoning if the project meets certain requirements, the municipality has less than 10% of its year-round housing stock defined as affordable in its Subsidized Housing Inventory (SHI), or housing production goals and other statutory requirements are not met. Specifically, all SHI units must meet the following criteria:

1. Subsidized by an eligible state or federal program or approved by a subsidizing state agency.
2. At least 25% of the units must be affordable to those earning at or below 80% AMI or 20% must be affordable to those earning at or below 50% AMI.
3. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units and at least 15 years for rehabilitated units).
4. Subject to an Affirmative Fair Housing Marketing Plan.

All of the units are eligible for inclusion in the SHI in Chapter 40B rental developments while only the actual affordable units are counted in ownership projects.

Of the 3,952 year-round housing units in Weston, 149 or 3.77% meet the Chapter 40B requirements and thus have been determined to be affordable by the Commonwealth of Massachusetts as part of what is called a Subsidized Housing Inventory (SHI). More details on the SHI are included in Section 5.6.

⁶ Chapter 774 of the Acts of 1969 established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) to facilitate the development of affordable housing for low- and moderate-income households (defined as any housing subsidized by the federal or state government under any program to assist in the construction of low- or moderate-income housing for those earning less than 80% of median income) by permitting the state to override local zoning and other restrictions in communities where less than 10% of the year-round housing is subsidized for low- and moderate-income households.

This total of 149 SHI units means that Weston has a gap of 246 units in order to meet the state's 10% affordability threshold under Chapter 40B without considering future growth that will increase the number of year-round housing units and the 10% goal over time. With production goals of 20 SHI units per year, it would take the Town more than a dozen years to reach this 10% goal, an extremely challenging endeavor given the costs and complexities of producing affordable units.

Another 26 rental units should also be eligible for inclusion in the SHI, bringing the total to 175 units or 4.4% of the town's year-round housing units with a gap of 220 affordable units to reach the 10% state goal.

3. DEMOGRAPHIC PROFILE ⁷

It is important to closely examine social and economic characteristics and trends to understand the composition of the population and how it relates to current and future housing needs. Key questions to be addressed include the following:

- What have been the historical growth trends in the community?
- What are the variations in household size and types of households that suggest specific housing needs?
- What are the ramifications of increases and decreases of various age groups in regard to housing needs?

These and other issues are discussed in the following section. In essence, major findings indicate that over the past several decades Weston's population has remained about the same, at somewhat more than 11,000 residents, with declines in younger adults and significant gains in older ones and smaller households.

3.1 Population Growth – Population fluctuations over past several decades

As noted in Table 3-1, Weston's population growth largely occurred after World War II with the population doubling between 1950 and 1970. Since then the number of residents has fluctuated somewhat, increasing to 11,169 by 1980 then decreasing by 8.7% to 10,200 residents by 1990, followed by a 12.4% increase to 11,469 residents by 2000. After that there has been some further variability with the population remaining at about 11,500. Figure 3-1 visually presents the growth spurt that took place prior to 1980 and then the more subtle ups and downs after that. **Town population records are closely aligned with these census figures, with the Town census suggesting 11,475 residents in 2010, up slightly to 11,580 by 2013, and 11,581 in 2014, and then down to 11,391 in 2015.**

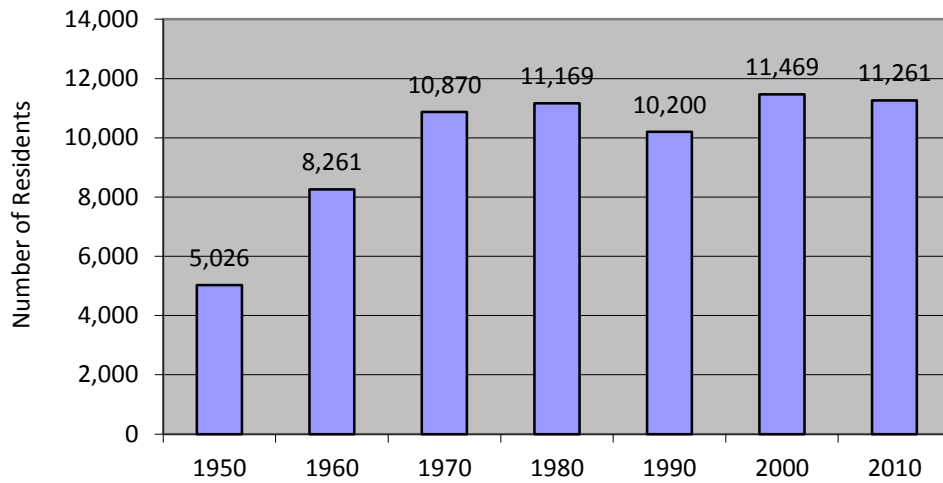
Table 3-1: Population Change, 1930 to 2013

| Year | Total Population | Change in Number | Percentage Change |
|------|------------------|------------------|-------------------|
| 1930 | 3,332 | - | - |
| 1940 | 3,590 | 258 | 7.7% |
| 1950 | 5,026 | 1,436 | 40.0% |
| 1960 | 8,261 | 3,235 | 64.4% |
| 1970 | 10,870 | 2,609 | 31.6% |
| 1980 | 11,169 | 299 | 2.8% |
| 1990 | 10,200 | -969 | -8.7% |
| 2000 | 11,469 | 1,269 | 12.4% |
| 2010 | 11,261 | -208 | -1.8% |
| 2013 | 11,538 | 277 | 2.5% |

Source: U.S. Census Bureau, Census Summary File 1 and University of Massachusetts Donahue Institute State Data Center for decennial counts. The 2013 estimate is from the U.S. Census Bureau's American Community Survey, 5-Year Estimates, 2009-2013.

⁷ It should be noted that this Housing Needs Assessment includes the most up-to-date data available. The decennial census data is typically provided as this data reflects actual counts. The most recent issue of the Census Bureau's American Community Survey (ACS) is also shown for some data not covered by the decennial counts and for more up-to-date information. Because the ACS is based on a sample, it is subject to sampling error and variation.

Figure 3-1: Population Growth, 1950 to 2010



Population projections from the Metropolitan Area Planning Council (MAPC) estimate that the population will decline minimally to 11,155 residents by 2020 and then increase somewhat to 11,424 by 2030. Projections from the State Data Center at the University of Massachusetts' Donahue Institute suggest a significant fall-off to 10,192 residents by 2025 and 9,705 by 2035.

3.2 Age Distribution – Losses in young adults and growing numbers of older residents

Table 3-2 presents census data on changes in the distribution of ages from 1980 through 2013. In general, there were significant declines in the younger age categories and major gains in the older ones as summarized below.

Table 3-2: Age Distribution, 1980 to 2013

| Age Range | 1980 | | 1990 | | 2000 | | 2013 | |
|---------------|--------|-------|------------|-------|------------|-------|------------|-------|
| | # | % | # | % | # | % | # | % |
| Under 5 Years | 413 | 3.7 | 536 | 5.3 | 794 | 6.9 | 692 | 6.0 |
| 5 – 17 Years | 2,505 | 22.4 | 1,565 | 15.3 | 2,421 | 21.1 | 2,608 | 22.6 |
| 18 – 24 Years | 1,491 | 13.3 | 1,229 | 12.0 | 839 | 7.3 | 876 | 7.6 |
| 25 – 34 Years | 1,086 | 9.7 | 952 | 9.3 | 562 | 4.9 | 531 | 4.6 |
| 35 – 44 Years | 1,547 | 13.9 | 1,607 | 15.8 | 1,778 | 15.5 | 1,131 | 9.8 |
| 45 – 54 Years | 1,606 | 14.4 | 1,520 | 14.9 | 1,941 | 16.9 | 1,973 | 17.1 |
| 55 – 64 Years | 1,309 | 11.7 | 1,282 | 12.6 | 1,242 | 10.8 | 1,800 | 15.6 |
| 65 – 74 Years | 657 | 5.9 | 813 | 8.0 | 905 | 7.9 | 923 | 8.0 |
| 75 – 84 Years | 430 | 3.9 | 479 | 4.7 | 627 | 5.5 | 692 | 6.0 |
| 85+ Years | 125 | 1.1 | 217 | 2.1 | 360 | 3.1 | 312 | 2.7 |
| Total | 11,169 | 100.0 | 10,200 | 100.0 | 11,469 | 100.0 | 11,538 | 100.0 |
| Under 18 | 2,918 | 26.1 | 2,101 | 20.6 | 3,215 | 28.0 | 3,300 | 28.6 |
| Age 65+ | 1,212 | 10.9 | 1,509 | 14.8 | 1,892 | 16.5 | 1,915 | 16.6 |
| Median Age | -- | | 41.1 Years | | 41.9 years | | 44.2 years | |

Source: U.S. Census Bureau, 1980, 1990, and 2000; 2013 American Community Survey 5-Year Estimates.

- *Fluctuating population of children*

The number and proportion of children under age 18 increased somewhat between 1980 and 2013, from 2,918 children under 18 years of age, or 26.1% of the population, to 3,300 according to 2013 census estimates, up to 28.6%. The exception is the decade between 1980 and 1990 when the population decreased by 8.7% to 10,200 residents with most of this decrease in the number of children age 5 to 17, from 2,505 to 1,565 during this relatively short period.

Town records suggest a somewhat smaller population of children at 2,709 under age 18 or 23.8% of the population.

- *Decreases in college age residents*

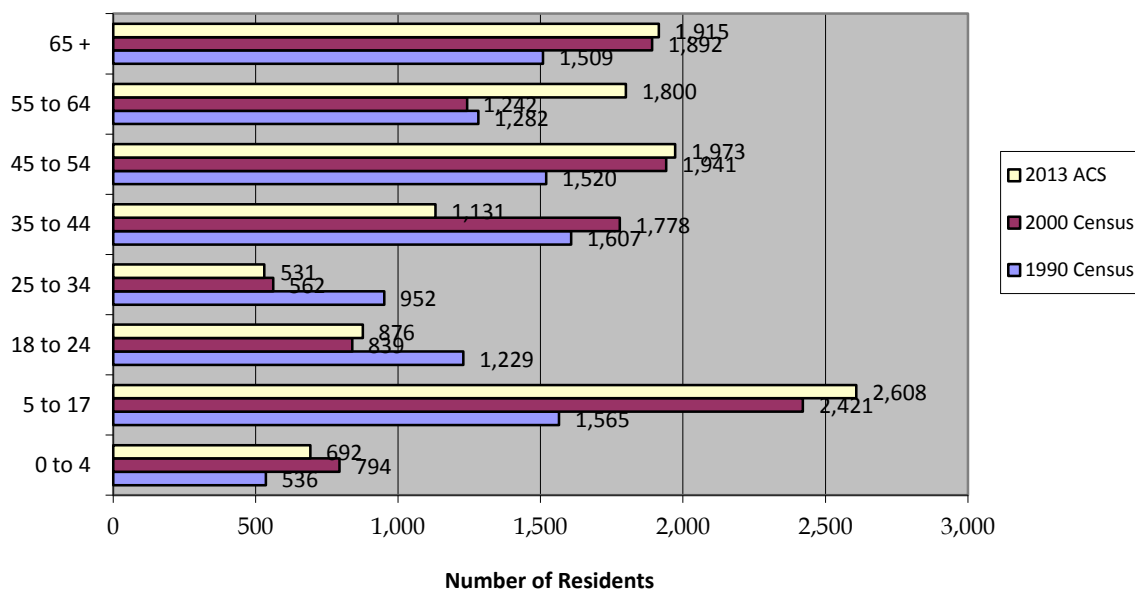
Young residents in the 18 to 24-age range decreased by almost half between 1980 and 2013, from 1,491 residents to 876. These figures would include the boarding students at Regis College which has ranged from 705 students in 1980, to 579 by 1990, and then to 422 by 2013 according to census figures.

- *Young adults declined by half*

Younger adults in the early family formation stage of their lives, the 25 to 34-age category, also decreased significantly during this period, dropping from 9.7% in 1980 to 4.6% of the population by 2013 or from 1,086 to 531 residents.

Town records indicate significantly more young adults age 18 to 34 at 2,044 residents or 17.9% of the population compared to 1,407 and 12.2% according to 2013 census estimates.

Figure 3-2: Changes in Age Distribution: 1990 to 2013



- *Substantial recent declines in younger middle-age residents*
Those in the 35 to 44 age range grew from 1,547 residents in 1980, to 1,778 by 2000, and then subsequently decreased to 1,152 and 1,131 by 2010 and 2013, respectively, falling from 15.5% of the population in 2000 to 9.8% by 2013.
- *Increases in older middle-age residents*
Those in the 45 to 54-age range increased from 14.4% of the population in 1980 to 17.1% by 2013. Part of the baby boom generation was spilling into the older age categories by 2010 as those in the age-55 to 64 range increased from 10.8% in 2000 to 15.6% by 2013.

Town records count 3,803 residents or one-third of all residents in the 35 to 59 age range, lower than the 2013 census estimates of 4,269 in this age range and 37% of the population.

- *Substantial upsurge in the population 65 years or older*
The number of those 65 years of age and older grew by 58% between 1980 and 2013, from 1,212 to 1,915 residents, while the population as a whole increased by only 3.3%. Of particular note were the frail elderly of at least age 85 who increased by 150% during these decades.

Town census figures suggest that about one-quarter of all residents are 60 years of age or older, or 2,833 residents, compared to lower 2013 census estimates of 22% and 2,561 residents.

Table 3-3 offers population projections by age category for 2020 and 2030, comparing these figures to 2010 census figures. These estimates were prepared by the Metropolitan Area Planning Council (MAPC), Weston's regional planning agency, and estimate a slight population increase of 1.5%, or by 164 residents from 2010 to 2030, but a small decrease from the 2013 population estimates of 11,538 residents. *Overall these projections suggest a relatively stable population over the next couple of decades with little population growth and continuing shifts in the age distribution that for the most part reflect past trends. A significant departure, however, is a decrease in children as those under the age of 20 are expected to decrease from 31.9% to 26.4% with total population numbers remaining about the same.*

Those over 65 are estimated to increase substantially from 17.8% to 27.9% of all residents, representing a gain of about 1,200 residents in this age category by 2030. The population just behind this age group, in the middle years between ages 45 and 64, is projected to decrease by 21% or by 774 residents. Those younger adults in the 25 to 44 age range are expected to increase, also at about 21%. These projected demographic shifts are further presented in Figure 3.3.

These projections are based on MAPC's "Status Quo" estimates that reflect the continuation of existing rates of births, deaths, migration, and housing occupancy. The population figures would be slightly higher in MAPC's "Stronger Region" scenario with a total population of 11,722 by 2030, not significantly more than the 2013 population estimates of 11,538 residents. These Stronger Region projections assume the following:

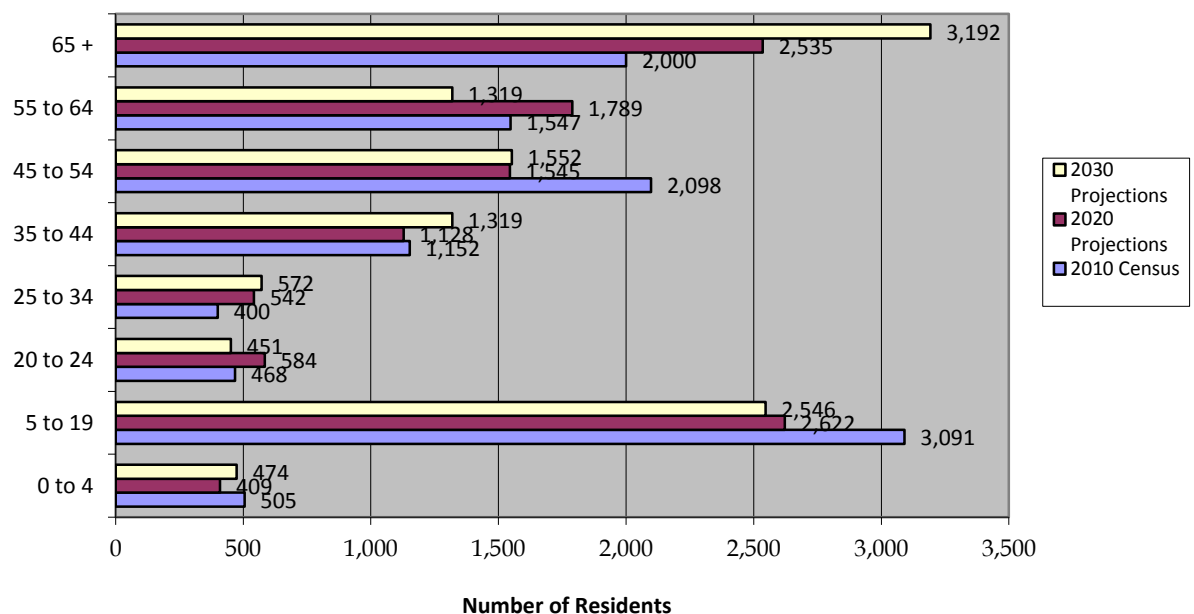
- The region will attract and retain more people, especially young adults, than it does today;
- Younger households (born after 1980) will be more inclined toward urban living than their older counterparts and less likely to choose to live in single-family homes; and
- An increasing share of older adults will choose to downsize from single-family homes to apartments or condominiums.

Table 3-3: Age Distribution, 2010 Census and Projections for 2020 and 2030

| Age Range | 2010 Census | | 2020 Projections | | 2030 Projections | |
|----------------------|-------------|-------|------------------|-------|------------------|-------|
| | # | % | # | % | # | % |
| Under 5 Years | 505 | 4.5 | 409 | 3.7 | 474 | 4.1 |
| 5 – 19 Years | 3,091 | 27.4 | 2,622 | 23.5 | 2,546 | 22.3 |
| 20 – 24 Years | 468 | 4.2 | 584 | 5.2 | 451 | 3.9 |
| 25 – 34 Years | 400 | 3.6 | 542 | 4.9 | 572 | 5.0 |
| 35 – 44 Years | 1,152 | 10.2 | 1,128 | 10.1 | 1,319 | 11.5 |
| 45 – 54 Years | 2,098 | 18.6 | 1,545 | 13.9 | 1,552 | 13.6 |
| 55 – 64 Years | 1,547 | 13.7 | 1,789 | 16.0 | 1,319 | 11.5 |
| 65 – 74 Years | 935 | 8.3 | 1,289 | 11.6 | 1,506 | 13.2 |
| 75 – 84 Years | 692 | 6.1 | 758 | 6.8 | 1,065 | 9.3 |
| 85+ Years | 373 | 3.3 | 488 | 4.4 | 621 | 5.4 |
| Total | 11,261 | 100.0 | 11,154 | 100.0 | 11,425 | 100.0 |
| Under 20 | 3,596 | 31.9 | 3,031 | 27.2 | 3,020 | 26.4 |
| Age 65+ | 2,000 | 17.8 | 2,535 | 22.7 | 3,192 | 27.9 |

Source: Metropolitan Area Planning Council (MAPC), January 2014.

Figure 3-3: Changes in Age Distribution: 2010 and Projections for 2020 and 2030

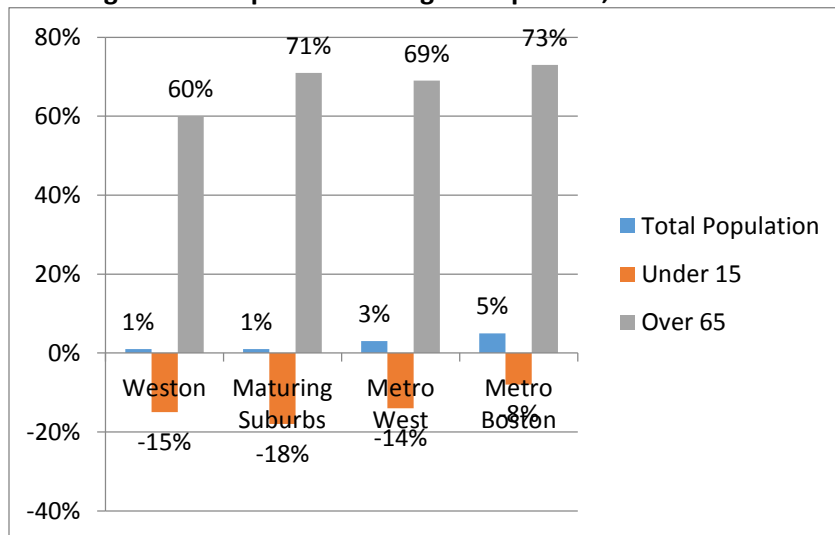


These projected population changes suggest the need for housing alternatives to accommodate the increasing population of seniors such as more handicapped accessibility, housing with supportive services, and units without substantial maintenance demands. Additionally more affordable starter housing opportunities to attract young adults, including young families, should be promoted both as rentals and first-time homeownership.

younger, and increase in those 65 years of age or older, albeit at a lower level than the other areas.

Projections are also charted in Figure 3-4, comparing projections for Weston to other maturing suburbs in the state,⁸ the Metro West Regional Collaborative area,⁹ and Metro Boston from 2010 to 2030. Estimates suggest that similarly to the other categories of places, Weston will experience only a very small increase in total population, a loss of children 15 years of age or

Figure 3-4: Population Change Comparison, 2010 to 2030



3.3 Racial Composition – Small but growing racial diversity

Table 3-4 presents data on the racial distribution of the population in Weston. The town has had some limited but increasing racial diversity with about 96% of the population describing themselves as White in 1980 decreasing to 84% by 2013. Most of the minority residents claim to be of Asian descent with small but growing populations of Black and Hispanic residents.

⁸ MAPC has categorized Weston as a maturing suburb in this report.

⁹ In addition to Weston, MAPC's Metro West Regional Collaborative includes the communities of Ashland, Framingham, Holliston, Marlborough, Natick, Southborough, Wayland, and Wellesley.

Table 3-4: Racial Information, 1980 to 2013

| Population Characteristics | 1980 | | 1990 | | 2000 | | 2010 | | 2013 | |
|--------------------------------|--------|------|-------|------|--------|------|-------|------|-------|------|
| | # | % | # | % | # | % | # | % | # | % |
| White Population* | 10,760 | 96.3 | 9,625 | 94.4 | 10,352 | 90.3 | 9,611 | 85.3 | 9,718 | 84.2 |
| Asian Population* | 351 | 3.1 | 475 | 4.7 | 782 | 6.8 | 1,114 | 9.9 | 1,237 | 10.7 |
| Black Population * | 25 | 0.2 | 74 | 0.7 | 136 | 1.2 | 230 | 2.0 | 260 | 2.3 |
| Those of 2+ races | NA | NA | NA | NA | 139 | 1.2 | 228 | 2.0 | 264 | 2.3 |
| Latino/Hispanic of any race ** | 28 | 0.2 | 167 | 1.6 | 218 | 1.9 | 294 | 2.6 | 434 | 3.8 |

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3; 2013 American Community Survey 5-Year Estimates, 2009-2013

* Includes only those of that race ** Latino or Hispanic of any race. NA = Not Available

3.4 Household Composition – Increasing numbers of smaller families although increasing average household size

As shown in Table 3-5, the number of households increased from 3,248 in 1980 to 3,718 by 2000 and then to an estimated 3,769 by 2013. While Weston's population grew by 3.3% between 1980 and 2013, the percentage of households increased by almost 16% during this period, largely driven by increasing numbers of smaller households.

Table 3-5: Household Characteristics, 1980 to 2013

| | 1980 | | 1990 | | 2000 | | 2010 | | 2013 | |
|--|-------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| Households | 3,248 | 100.0 | 3,350 | 100.0 | 3,718 | 100.0 | 3,776 | 100.0 | 3,769 | 100.0 |
| Families* | 2,802 | 86.3 | 2,727 | 81.4 | 2,993 | 80.5 | 2,948 | 78.1 | 2,933 | 77.8 |
| Married Couple with Children* | 1,320 | 40.6 | 1,008 | 30.1 | 1,574 | 42.3 | 1,351 | 35.8 | 1,420 | 37.7 |
| Female Headed Families with Children <18 * | 80 | 2.5 | 85 | 2.5 | 110 | 3.0 | 131 | 3.5 | 64 | 1.7 |
| Non-families* | 446 | 13.7 | 623 | 18.6 | 725 | 19.5 | 828 | 21.9 | 836 | 22.2 |
| Average Household Size | -- | | 2.78 persons | | 2.85 persons | | 2.82 persons | | 2.85 persons | |
| Average Family Size | -- | | 3.07 persons | | 3.21 persons | | 3.27 persons | | 3.34 persons | |

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1; 2009-2013 American Community Survey 5-Year Estimates

* Percent of all households

The number of family households have remained at about 3,700 to 3,800 since 2000 but decreased proportionately from 86.3% in 1980 to 77.8% by 2013. This level is high, however, as only 63% of households in the state were families. On the other hand, non-family households

increased by 87% during this period, from 446 to 836 such households. The trend towards fewer families and more non-family households¹⁰ is more typically the norm in more affluent communities, such as Weston, which are also experiencing increases in older adults.

Despite increases in non-families, the average household size actually increased from 2.78 persons in 1990 to 2.85 persons, counter to expected trends towards more “child-free” and “child-delayed” families and especially increases in empty nesters as well as senior and frail populations. This is much higher than 2.51 for the state or 2.58 for Wayland, for example, but lower than Sudbury at 3.06 persons. The average family size also grew from 3.07 persons in 1990 to 3.34 by 2013, also surprising given national trends towards smaller households. Table 3-6 examines the types of households by household size. Single-person households comprised one-fifth of all households up from 17% in 2000. Of the 757 single-person households in 2013, 460 or 12.2% of all households were 65 years of age or older. There were also 79 two-person households, involving those who were not related, up again from 33 such households in 2000.

The 2013 estimates also suggest a trend towards fewer small families with two or three-person households at 43% of all households in 2013 from 45% in 2010 and 49% in 2000. Four-person families also grew somewhat from 18.9% to 20.1% during this timeframe. The percentage of large families of five (5) or more persons increased, but only modestly, from 14.2% in 2000 to 14.8% by 2013. This represents a relatively high level of larger families, however, in comparison to only 8.1% for Middlesex County for example.

MAPC projections indicate that the number of households will increase to 3,980 in 2020 and 4,210 by 2030. This increase is due to the significant projected increase in smaller families and non-family households, driven by an aging population.

It is worth noting that household size varied by tenure with far fewer children in rental units. According to 2013 census estimates, the average household size of renters was 1.49 persons compared to 3.06 persons for owner-occupied units.

¹⁰ Includes individuals and unrelated household members, referred to by the U.S. Census Bureau as non-family households.

Table 3-6: Types of Households by Size, 2000 and 2010 Census and 2013 Estimates

| Households by Type and Size | 2000 | | 2010 | | 2013 | |
|-----------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|
| | # | % | # | % | # | % |
| Nonfamily households | 667 | 18.0 | 828 | 21.9 | 836 | 22.2 |
| 1-person household | 634 | 17.1 | 747 | 19.8 | 757 | 20.1 |
| 2-person household | 33 | 0.9 | 75 | 2.0 | 79 | 2.1 |
| 3-person household | 0 | 0.0 | 4 | 0.1 | 0 | 0.0 |
| 4-person household | 0 | 0.0 | 1 | 0.02 | 0 | 0.0 |
| 5-person household | 0 | 0.0 | 1 | 0.02. | 0 | 0.0 |
| 6-person household | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 7 or more person household | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Family households | 3,035 | 82.0 | 2,948 | 78.1 | 2,933 | 77.8 |
| 2-person household | 1,212 | 32.7 | 1,131 | 30.0 | 1,163 | 30.9 |
| 3-person household | 596 | 16.1 | 564 | 14.9 | 457 | 12.1 |
| 4-person household | 701 | 18.9 | 695 | 18.4 | 757 | 20.1 |
| 5-person household | 373 | 10.1 | 402 | 10.6 | 410 | 10.9 |
| 6-person household | 129 | 3.5 | 126 | 3.3 | 128 | 3.4 |
| 7+ person household | 24 | 0.6 | 30 | 0.8 | 18 | 0.5 |
| Total Households | 3,702 | 100.0 | 3,776 | 100.,0 | 3,769 | 100.0 |

Sources: U.S. Census Bureau, 2000 Census, Summary File 3, and 2013 American Community Survey Five-Year Estimates. Because the 2000 figures reflect sample data, they are somewhat different than the 2000 actual accounts included in Table 3-5.

4. Economic Profile

This section examines income, employment and educational data to address the following questions:

- What changes in income levels have occurred and how does this relate to housing affordability?
- Are there growing income disparities among residents?
- What are the relative incomes of Weston residents and those with local jobs?
- What are the trends toward educational attainment that can affect employment opportunities and housing affordability?
- What proportion of the population is disabled or has other special needs that limit their employment options and income?

4.1 Incomes – Extremely high income levels but notable income disparities

Weston's median household income is the highest in the state with the next highest levels for Dover (\$187,829), Sudbury (\$170,094), Carlisle (\$160,034), and Wellesley (\$159,167). Table 4-1 presents income data based on the decennial census counts over the past several decades as well as estimated 2013 data from the Census Bureau's American Community Survey. This information is also visually presented in Figure 4-1 and dramatically shows the surge in incomes over \$150,000.

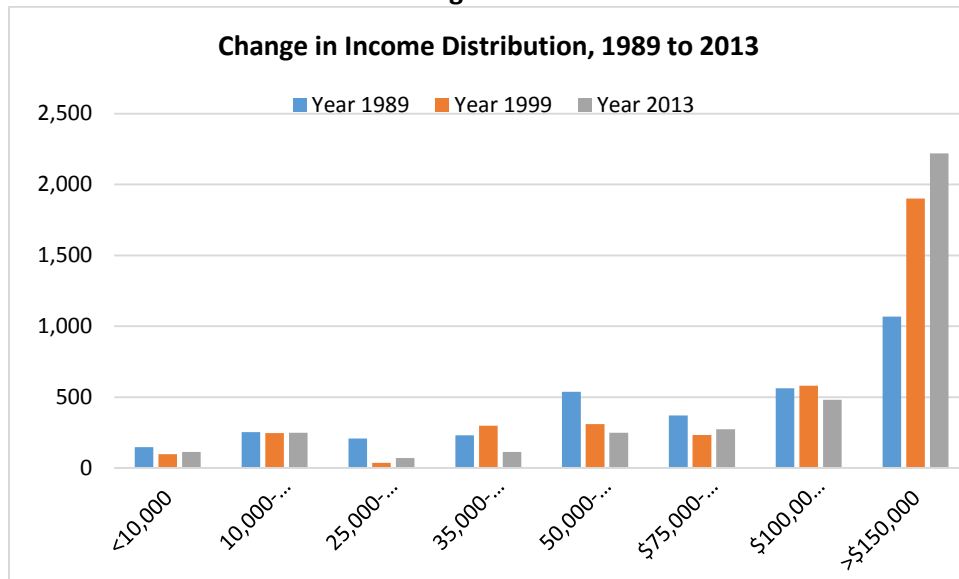
Incomes have increased steadily and substantially with the median household income almost doubling between 1979 and 1989 to \$95,134 and then almost doubling again to \$192,563 according to 2013 census estimates. In comparison, the median household income for the state as a whole increased by 81% but at a considerably lower range, from only \$36,952 to \$66,966 during this same period of 1989 to 2013. The growing prosperity of Weston's residents is also reflected in the increasing proportion and numbers of those earning more than \$150,000, doubling again from 1,068 households, or 31.6% of all households in 1989, to 2,220 and 58.9% by 2013, compared to only 15.7% for the state and 22.2% for Middlesex County.

Table 4-1: Income Distribution by Household, 1979-2013

| Income Range | 1979 | | 1989 | | 1999 | | 2010 | | 2013 | |
|-------------------------|----------|-------|----------|-------|-----------|-------|-----------|-------|-----------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| Under \$10,000 | 265 | 8.2 | 148 | 4.4 | 98 | 2.6 | 43 | 1.2 | 112 | 3.0 |
| 10,000-24,999 | 431 | 13.3 | 253 | 7.5 | 246 | 6.6 | 237 | 6.7 | 248 | 6.6 |
| 25,000-34,999 | 407 | 12.5 | 209 | 6.2 | 37 | 1.0 | 138 | 3.9 | 71 | 1.9 |
| 35,000-49,999 | 605 | 18.6 | 230 | 6.8 | 299 | 8.1 | 191 | 5.4 | 113 | 3.0 |
| 50,000-74,999 | 721 | 22.2 | 537 | 15.9 | 309 | 8.3 | 319 | 9.0 | 249 | 6.6 |
| 75,000-99,999 | 819 | 25.2 | 371 | 11.0 | 232 | 6.3 | 264 | 7.4 | 274 | 7.3 |
| 100,000-149,999 | | | 562 | 16.6 | 580 | 15.7 | 593 | 16.7 | 482 | 12.8 |
| 150,000 + | | | 1,068 | 31.6 | 1,901 | 51.4 | 1,760 | 49.6 | 2,220 | 58.9 |
| Total | 3,248 | 100.0 | 3,378 | 100.0 | 3,702 | 100.0 | 3,545 | 100.0 | 3,769 | 100.0 |
| Median Household income | \$47,646 | | \$95,134 | | \$153,918 | | \$148,512 | | \$192,563 | |

Source: U.S. Census Bureau, Census 1980, 1990, 2000 and 2010 Summary File 3; 2013 American Community Survey 5-Year Estimates, 2009-2013.

Figure 4-1



While Weston households are among the most affluent in the state, there still remains a very small and vulnerable population living in the community with limited financial means. In 2013, 360 or about 10% of all households earned less than \$25,000 including about 36% of all renters while the Town has only 182 subsidized units. Consequently it is not surprising that many are paying far too much for their housing.

The town's per capita income was \$79,640 in 2000, more than triple the state average of \$25,952, and by 2013 it was estimated to have increased to \$105,217, which was still almost triple the state's per capita income of \$35,763.

Table 4-2 provides median income levels for various types of households for 2013. The median income of families was substantially higher than non-families, at least \$250,000 versus \$62,670, a finding highly correlated with the greater prevalence of two worker households in families and the high number of seniors living alone which are counted as non-families.

When looking at the age of the householder, the median income of seniors 65 years and older was \$108,750, relatively high but significantly lower than the \$250,000 plus median income level of households with a head in the 45 to 64 age range and likely toward the height of their earning potential. Census estimates further indicate that 213 households headed by someone 65 years of age or older earned less than \$25,000, representing 59% of all those in this income category. Moreover, 433 of the 623 households earning less than \$60,000, or 70% of these households, involved a senior head of household. In comparison there are only 137 subsidized housing units targeted to seniors in Weston.

Table 4-2: Median Income by Household Type, 2013

| Type of Household/Householder | Median Income |
|-------------------------------|---------------|
| Individual/Per capita | \$105,217 |
| Households | \$192,563 |
| Families | \$250,000+ ** |
| Nonfamilies* | \$62,670 |
| Renters | \$80,117 |
| Homeowners | \$217,177 |
| Householder less than age 25 | *** |
| Householder age 25 to 44 | \$239,948 |
| Householder age 45 to 64 | \$250,000+ ** |
| Householder age 65 or more | \$108,750 |

Source: U.S. Census Bureau, 2013 American Community Survey 5-Year Estimates

*Includes persons living alone and unrelated households members.

** + Indicates that the median estimate falls in the upper interval of an open-ended distribution.

*** Not available because the sample size was too small.

A comparison of 2000 and 2013 income levels for owners and renters is provided in Table 4-3. An estimated 41.6% of renters earned within \$35,000, more than six times the percentage of homeowners in this income range. On the other hand, more than three-quarters of the homeowners earned more than \$100,000 compared to about one-third of renters. The disparity of incomes by tenure is also reflected in median income levels of \$80,117 for renters and \$217,177 for homeowners, increasing from \$44,083 and \$168,304, respectively, from 2000. Such disparities are not surprising given that these income figures include 148 renter households in subsidized housing (about 30% of all rental units), that homeownership is the predominant and typically preferred form of tenure for those with sufficient incomes to access it, and that rentals involve substantially smaller units. These income disparities and the substantial cost burdens of renters described in Section 5.6 suggest a great need to focus on rental housing to support residents with lower incomes who are paying too much for their housing.

Table 4-3: Income Distribution by Owner and Renter Households, 2000 and 2013

| Income Range | Renters | | | | Homeowners | | | |
|-----------------|---------|-------|------|-------|------------|-------|-------|-------|
| | 2000 | | 2013 | | 2000 | | 2013 | |
| | # | % | # | % | # | % | # | % |
| Under \$10,000 | 31 | 6.0 | 56 | 11.1 | 74 | 2.3 | 56 | 1.7 |
| 10,000-24,999 | 123 | 23.9 | 123 | 24.5 | 143 | 4.5 | 125 | 3.8 |
| 25,000-34,999 | 14 | 2.7 | 30 | 6.0 | 27 | 0.8 | 41 | 1.3 |
| 35,000-49,999 | 113 | 21.9 | 12 | 2.4 | 186 | 5.8 | 101 | 3.1 |
| 50,000-74,999 | 77 | 15.0 | 29 | 5.8 | 241 | 7.5 | 220 | 6.7 |
| 75,000-99,999 | 24 | 4.7 | 87 | 17.3 | 206 | 6.4 | 187 | 5.7 |
| 100,000-149,999 | 32 | 6.2 | 55 | 10.9 | 542 | 16.9 | 427 | 13.1 |
| 150,000 + | 101 | 19.6 | 111 | 22.1 | 1,784 | 55.7 | 2,109 | 64.6 |
| Total | 515 | 100.0 | 503 | 100.0 | 3,203 | 100.0 | 3,266 | 100.0 |

Source: U.S. Census Bureau, 2000 Census and 2013 American Community Survey 5-Year Estimates.

4.2 Poverty Status – Very low but with some increases for seniors

Table 4-4 indicates that poverty is very limited in Weston and has generally been decreasing over the past several decades with the exception of seniors.¹¹ The 2013 census estimates from the Census Bureau's American Community Survey indicate that those living below the poverty level declined from 2.8% in 1979 to 2.4% by 2013, or from 308 individuals to 277. This level of poverty was significantly lower than that for Middlesex County and the state as a whole where 8.1% and 11.4% of the population lived below the poverty level, respectively.

Poverty among families also decreased from 1.6% in 1979 to 1.1% by 2013, or from 46 to 32 families, although census estimates indicated that 74 families were receiving some form of public assistance such as Food Stamps/SNAP. While the numbers of female-headed households with children in Weston is relatively low, only 64 such households in 2013, those living in poverty have either left the community entirely or have found a path out. Likewise those children living in poverty have almost disappeared to only seven (7) by 2013.

There have been considerable fluctuations in the poverty level among those 65 years of age or older, but between 1999 and 2013 the level increased from 3.9% to 6.1%. It may be that many of these seniors are living in the town's subsidized housing including the 75 units at the Brook School Apartments or the 62 units at Merriam Village.

Table 4-4: Poverty Status, 1979-2013

| | 1979 | | 1989 | | 1999 | | 2013 | |
|---|------|------|------|------|------|-----|------|-----|
| | # | % | # | % | # | % | # | % |
| Individuals * | 308 | 2.8 | 342 | 3.4 | 314 | 2.9 | 277 | 2.4 |
| Families ** | 46 | 1.6 | 45 | 1.6 | 65 | 2.1 | 32 | 1.1 |
| Female Headed Families *** | 9 | 11.2 | 33 | 39.0 | 8 | 7.4 | 0 | 0.0 |
| Related Children Under 18 Years **** | 55 | 1.9 | 73 | 3.5 | 57 | 1.8 | 7 | 0.2 |
| Individuals 65 and Over ***** | 58 | 4.8 | 128 | 8.5 | 67 | 3.9 | 117 | 6.1 |

Source: U.S. Census Bureau, Census 1980, 1990, and 2000 Summary File 3; 2013 American Community Survey 5-Year Estimates. * Percentage of total population

** Percentage of all families *** Percentage of all female-headed families with children under 18

**** Percentage of all related children under 18 years ***** Percentage of all individuals age 65+

4.3 Employment – A concentration of professional jobs, particularly in education

Of those 8,696 Weston residents over the age of 16 in 2013, 5,205 or about 60% were in the labor market and 4,930 or about 95% were employed in 2013 according to the Census Bureau's American Community Survey estimates. This data suggests an unemployment rate at that time for town residents of 5.3%. Since 2013, the state indicates that unemployment rates have decreased to 3.1% as of May 2015, which was significantly lower than Boston's at 4.1% and a bit lower than 3.3% for both Wayland and Sudbury.

¹¹ The federal poverty levels for 2015 were \$11,770 for a single individual and \$20,090 for a family of three (3).

It should also be noted that 73.6% of workers drove alone to work, another 6.9% carpooled and 4.4% used public transportation according to the 2013 American Community Survey estimates. The average commuting time was about 30 minutes, suggesting that many employment opportunities were in reasonable reach, including Boston.

The 2013 Census Bureau's American Community Survey data also provided information on the concentration of Weston workers by industry, indicating that 70% of Weston's residents in the labor force were involved in management or professional occupations, another 18% in sales and office occupations, and the remainder in service occupations (7.5%), production and transportation (1.2%), and in construction, natural resources or maintenance occupations (2.7%). An estimated 82.5% of Weston's workers involved wage and salaried workers, another 8.4% were government workers, and 9.1% were self-employed.

Detailed labor and workforce data from the state on employment patterns for those who work in Weston is presented in Table 4-5. This information shows an average employment in the community of 4,762 workers in 2013. Since then the workforce has expanded to 5,031 in 2014 and to 5,343 by May 2015.

Those working in Weston were earning on average less than one-third of Weston residents, averaging \$63,475 (below the 80% of area median income of \$69,700 for a four-person household in 2015) compared to a median of \$192,563. Although comparing individual income to household income, this analysis still suggests that many local workers cannot afford to live in Weston but might qualify for affordable housing.

The data also confirms a concentration of higher paying professional jobs that brings the average weekly wage for those working in Weston to \$1,216. This wage level was about 76% of Boston's average weekly wage at \$1,603, somewhat lower than Sudbury's at \$1,354, but higher than Wayland's at \$864

for example.

Table 4-5: Average Employment and Wages by Industry, 2013

| Industry | # Establishments | Total Wages | Average Employment | Average Weekly Wage |
|-----------------------------------|------------------|----------------------|--------------------|---------------------|
| Construction | 26 | \$6,826,118 | 122 | \$1,076 |
| Wholesale Trade | 11 | 796,543 | 12 | 1,277 |
| Retail Trade | 18 | 3,619,684 | 103 | 676 |
| information | 7 | 1,566,391 | 40 | 753 |
| Finance/Insurance | 27 | 43,209,180 | 414 | 2,007 |
| Professional/technical services | 75 | 25,883,975 | 332 | 1,499 |
| Administrative and waste services | 15 | 3,691,023 | 79 | 898 |
| Educational services | 12 | 81,454,861 | 1,615 | 970 |
| Health care/social assistance | 51 | 26,486,215 | 461 | 1,105 |
| Arts/entertainment/recreation | 8 | 7,004,671 | 234 | 576 |
| Accommodation/food services | 15 | 3,340,228 | 141 | 456 |
| Other services | 122 | 7,349,557 | 181 | 781 |
| Total | 433 | \$301,201,587 | 4,762 | \$1,216 |

Source: Massachusetts Executive Office of Labor and Workforce Development, July 3, 2015

Local jobs include significant concentrations in finance and insurance, professional and technical services, as well as health care and social assistance positions. One-third of those who work in Weston are affiliated with area schools with a somewhat lower average weekly wage of \$970.

4.4 Education – High educational attainment and relatively stable public school enrollment

The educational attainment of Weston residents is extremely high with almost all those 25 years of age or more having a high school diploma (97.7%) and 81.8% with bachelor's degree or higher in 2013. This is up from 96.1% and 75.1%, respectively in 2000. This high educational attainment is correlated to higher income levels and therefore a greater ability to afford to live in Weston. In comparison, about 92% and 89% of county and state residents had a high school degree or higher in 2013, respectively, and only 50.7% and 39.4% had a bachelor's degree or higher.

Those enrolled in school (nursery through graduate school) in 2013 totaled 3,866 residents or one-third of the population, and those enrolled in preschool through high school totaled 2,915 students, representing one-quarter of all residents. The 2000 census figures indicate somewhat fewer students in preschool through high school with 2,823 students or still about one-quarter of the population at the time.

The Weston School District enrollment has remained relatively stable in the recent past with a reported student enrollment of 2,179 students for the 2014-2015 school year, down from a high of 2,416 students in 2007-2008 but a bit higher than the 2,220 students in 2000-2001. Enrollment projections suggest continued declines to 1,744 students by 2025/2026. Given total preschool through high school census estimates of 2,915 students, a considerable number of local children, about one-third, attend private schools.

4.5 Disability Status¹² – Lower proportion of special needs residents

Of all Weston residents in 2013, 633 or 5.5% claimed a disability, considerably lower than the proportion for the county and state at 8.8% and 11.3%, respectively. While significantly lower than other communities, this data indicates that there are still special needs within the Weston community. As the population continues to age, with those 65 years of age or older predicted to increase 60% by 2030, the level of special needs in the community will grow suggesting a greater need for handicapped accessibility and supportive services integrated into housing.

Table 4-6: Population Five Years and Over with Disabilities for Weston, County and the State,

| Age Range | Weston | | County | Massachusetts |
|-----------------------|--------|------|--------|---------------|
| | # | % | % | % |
| Under 18 years | 66 | 2.0 | 3.5 | 4.6 |
| 18 to 64 years | 143 | 2.3 | 6.2 | 8.8 |
| 65 years + | 424 | 23.6 | 30.9 | 33.7 |
| Total | 633 | 5.5 | 8.8 | 11.3 |

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates for Weston and 1-Year Estimates for the county and state. Includes those in the civilian, noninstitutionalized population.

¹² Disabled households contain at least one or more persons with a mobility or self-care limitation. It should also be noted that the term “disabled” is being replaced by some within the housing community with “people first” terminology as those with special needs are interpreted to be the people first who need affordable, available and/or accessible housing.

Additional information on the types of disabilities for local seniors is summarized in Table 4-7, comparing Weston estimates to those of the state based on Tufts Health Plan Foundation's Healthy Aging Community Profile. Compared to the state, those 65 years and older who live in Weston do better on average on many healthy aging indicators including disability levels. Only on the percentage of those 74 years of age or older who need help in caring for themselves does Weston have a higher level of impairment than the state average. As the population continues to grow, services from the Council on Aging and other area service providers will become increasingly important, including the potential need for more assisted living situations.

Table 4-7: Types of Disabilities

| Population Characteristics | Weston Estimates | State Estimates |
|-----------------------------------|-------------------------|------------------------|
| % disabled for a year or more | 25.2% | 31.0% |
| Hearing impairment | | |
| % 65-74 | 7.2% | 7.4% |
| % 74+ | 14.2% | 21.2% |
| Vision impairment | | |
| % 65-74 | 0.0% | 3.2% |
| % 74+ | 6.0% | 9.3% |
| Cognition impairment | | |
| % 65-74 | 3.2% | 4.7% |
| % 74+ | 6.8% | 12.1% |
| Ambulatory impairment | | |
| % 65-74 | 7.7% | 12.9% |
| % 74+ | 27.3% | 29.4% |
| Self-care impairment | | |
| % 65-74 | 1.2% | 3.7% |
| % 74+ | 17.0% | 12.2% |
| Independent living impairment | | |
| % 65-74 | 3.2% | 7.2% |
| % 74+ | 19.9% | 24.3% |

Source: Tufts Health Plan Foundation, Massachusetts Health Aging Community Profile

5. HOUSING PROFILE

This section of the Housing Needs Assessment summarizes housing characteristics and trends, analyzes the housing market from a number of different data sources and perspectives, compares what housing is available to what residents can afford, summarizes what units are defined as affordable by the state, and helps establish the context for identifying priority housing needs.

5.1 Housing Growth – Recent slowdown in housing growth, increases in rentals and high teardown activity

Table 5-1 presents data on the historic housing growth of Weston indicating that only 21.5% of the Town's housing predates World War II. A surge in housing growth occurred between 1950 and 1970 when about 38% of all housing units were built. After that the level of housing construction declined to between 260 to 378 units per decade.

The data in Table 5-1 is from the Census Bureau's American Community Survey and differs somewhat from the figures in the actual census counts as shown in Table 5-2. Table 5-2 indicates that 176 units were built between 1980 and 1989, more in line with the approximately 200 units/decade growth pattern. Moreover, Table 5-2 shows little growth between 1990 and 1999, only twelve units, as opposed to the 203 units suggested in Table 5-1. The tables also conflict on the number of units built between 2000 and 2009, 115 and 67 units, respectively, for Table 5-1 and 5-2. Both tables suggest a considerable slow-down in recent development. It is questionable however, that the town lost 125 housing units during the last several years as indicated by the 2013 estimates, however the Town's count of 3,870 units is not substantially more than the 3,810 unit figure of the 2013 census estimates.

Table 5-1: Housing Units by Years Structure Was Built, 2013

| Time Period | # | % |
|-------------------|-------|-------|
| 2010 through 2013 | 117 | 3.1 |
| 2000 to 2009 | 267 | 7.0 |
| 1990 to 1999 | 378 | 9.9 |
| 1980 to 1989 | 351 | 9.2 |
| 1970 to 1979 | 260 | 6.8 |
| 1960 to 1969 | 672 | 17.6 |
| 1950 to 1959 | 768 | 20.2 |
| 1940 to 1949 | 177 | 4.6 |
| 1939 or earlier | 820 | 21.5 |
| Total | 3,810 | 100.0 |

Source: US Census Bureau, American Community Survey, 5-Year Estimates, 2009-2013

A review of building permit activity between 2010 and 2014 suggests substantial teardown/replacement activity, ultimately creating only 33 net new single-family homes during this period, not at all in line with the 117 new units suggested by 2013 census estimates in Table 5-1. The breakdown of residential permitting for new dwellings units by year is summarized below.¹³ There were no units in multi-family or mixed-use structures created during this period.

¹³ Most but not all demolition permits have involved the teardown of single-family homes. From the total number of demolition permits per year, the numbers provided are estimated to involve the demolition of homes instead of other types of structures.

2010: 26 new permits – 26 demolition permits = 0 net new units
 2011: 31 new permits – 31 demolition permits = 0 new units
 2012: 32 new permits – 17 demolition permits = 15 new units
 2013: 23 new permits – 15 demolition permits = 8 new units
 2014: 33 new permits – 23 demolition permits = 10 new units

Besides total housing figures, Table 5-2 includes a summary of housing characteristics from 1980 through 2013. Of the 4,008 total housing units in 2010, Weston had 3,952 year-round units¹⁴ of which 3,776 or 94.2% were occupied. Of the occupied units, 3,225 or 85.4% were owner-occupied and 551 units or 14.6% were renter-occupied. These figures represent a significantly higher level of owner-occupancy than Middlesex County and the state at about a 62% level. Data suggests a housing growth rate of 20% between 1980 and 2010 including 11.6% and 44.2% rates of growth for ownership and rental units, respectively. While 336 owner-occupied units were built during this period, an additional 169 rental units were also created including 62 units at Merriam Village and 75 units through the Brook School conversion. It should be noted that the 2010 total housing figure of 4,008 is significantly higher than Town records of 3,845.

The 2013 estimates suggest a loss of 48 rental units and a gain of 41 owner-occupied units. Much of this increase is likely explained by the conversion of Jericho Village (now called Stonegate) from rentals to condos in July 2004. Some owners may also have decided to occupy their units instead of rent them.

Table 5-2: Housing Occupancy, 1980 to 2013

| | 1980 | | 1990 | | 2000 | | 2010 | | 2013 | |
|---|-------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| Total Housing Units | 3,327 | 100.0 | 3,508 | 100.0 | 3,825 | 100.0 | 4,008 | 100.0 | 3,810 | 100.0 |
| Occupied Units* | 3,271 | 98.3 | 3,350 | 95.5 | 3,718 | 97.2 | 3,776 | 94.2 | 3,769 | 98.9 |
| Total Vacant Units* | 56 | 1.7 | 158 | 4.5 | 107 | 2.8 | 232 | 5.8 | 41 | 1.1 |
| Occupied Owner Units** | 2,889 | 88.3 | 2,905 | 86.7 | 3,203 | 86.1 | 3,225 | 85.4 | 3,266 | 86.7 |
| Occupied Rental Units** | 382 | 11.7 | 445 | 13.3 | 515 | 13.9 | 551 | 14.6 | 503 | 13.3 |
| Average House-Hold Size/Owner Occupied Unit | -- | | 2.80 persons | | 3.01 persons | | 2.97 persons | | 3.06 persons | |
| Average House-Hold Size/Renter Occupied Unit | -- | | 2.40 persons | | 1.87 persons | | 1.91 persons | | 1.49 persons | |

Source: U.S. Census Bureau, Census 1980, 1990, 2000 and 2010 Summary File 1 and American Community Survey 5-Year Estimates, 2009-2013 * Percentage of all housing units ** Percentage of occupied housing units

As to future housing growth MAPC predicts that the number of housing units will increase from 4,008 units in 2010 to 4,251 by 2020 and up to 4,542 by 2030, adding 534 net new units and representing a 13.3% rate of growth during these decades. These projections appear overly optimistic given recent development activity but may be partially realized through the implementation of the Housing Production Plan.

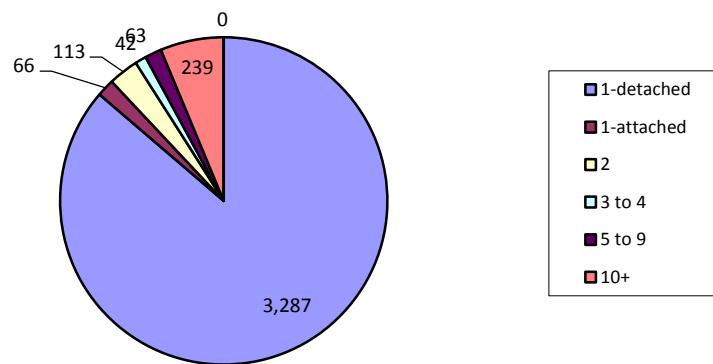
¹⁴ The year-round figure (2,275 units) is the one used under Chapter 40B for determining the 10% affordability goal and annual housing production goals. It is calculated by subtracting the seasonal or occasional units (56) from the total number of units (2,394) per the 2010 census.

There have been significant increases in the average number of persons per owner-occupied units and decreases in rental units between 1980 and 2013. For example, the average number of persons increased from 2.80 persons to 3.06 persons for owner-occupied units likely reflective of the increasingly larger houses that are being built and consequent increases in larger families as reflected in the increasing average size of families in Weston. On the other hand, the average number of persons in rental units declined from 2.40 to 1.49 persons, most likely reflecting the relatively small size of the new rental units produced during this period, many for seniors.

5.2 Types of Structures and Units – Predominance of large single-family homes with a significant increase in multi-family units

Census data indicates that there is limited but growing diversity of housing types in Weston as summarized in Table 5-3 and Figure 5-1. *Single-family detached homes* have decreased as a percentage of all units from 91.7% in 1980 to 86.3% by 2013, although actual numbers have fluctuated somewhat over time from a high of 3,407 units in 2000 down to 3,287 by 2013 according to census estimates. Assessor's data indicates that the number of single-family units is higher, at 3,365 (see Table 5-10). The census also suggests that there have been fluctuations in the number and percentage of *single-family attached units* from 59 or 1.8% in 1980 to a high of 117 and 3.1% in 2010 and then down to 66 and 1.7% according to questionable 2013 census estimates.

Figure 5-1
Distribution of Units Per Structure, 2013



The data also shows some significant variability in the *small multi-family housing* stock of two to four units, from 164 units in 1980, down as low as 73 units by 2010, and then up to 155 according to 2013 census estimates that suggest a questionable surge. Still the percentage of these units, at 4.1% of the housing stock, is very low comparable to most other communities. These small multi-family properties are typically among some of the more affordable units in the private housing stock as private landlords, particularly owner-occupied ones, tend to value good tenants and frequently maintain below market rents to keep them. Moreover, the rental income from these properties is included in mortgage underwriting and helps somewhat lower income households qualify for financing.

Table 5-3: Units in Structure,¹⁵ 1980 to 2013

| Type of Structure | 1980 | | 1990 | | 2000 | | 2010 | | 2013 | |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | # | % | # | % | # | % | # | % | # | % |
| 1 unit detached | 3,051 | 91.7 | 3,221 | 91.8 | 3,407 | 89.1 | 3,298 | 88.2 | 3,287 | 86.3 |
| 1 unit attached | 59 | 1.8 | 41 | 1.2 | 38 | 1.0 | 117 | 3.1 | 66 | 1.7 |
| 2 units | 106 | 3.2 | 81 | 2.3 | 62 | 1.6 | 20 | 0.5 | 113 | 3.0 |
| 3-4 units | 58 | 1.7 | 65 | 1.9 | 88 | 2.3 | 53 | 1.4 | 42 | 1.1 |
| 5-9 units | 53 | 1.6 | 39 | 1.1 | 62 | 1.6 | 70 | 1.9 | 63 | 1.7 |
| 10+ units | | | 48 | 1.4 | 168 | 4.4 | 180 | 4.8 | 239 | 6.3 |
| Total | 3,327 | 100.0 | 3,508 | 100.0 | 3,825 | 100.0 | 3,738 | 100.0 | 3,810 | 100.0 |

Source: U.S. Census Bureau, Census 1980, 1990, 2000 and Summary File 3; American Community Survey 5-Year Estimates for 2009-2013

There has been a considerable increase in the larger multi-family housing stock in structures of 5 or more units over the years from only 53 units or 1.6% of Weston's housing in 1980, to 230 units or 6.0% by 2000, and then as high as 302 units or 8.0% by 2013. This increase includes the rental developments of Town-owned property at the Brook School Apartments (75 units) and Merriam Village (62 units).

homes, substantially higher than the statewide level of 15.6% and reflective of the predominance of such units in town.

Table 5-4 provides an estimated breakdown of the 2013 distribution of units per structure according to whether the units were occupied by renters or homeowners. While 96.5% of owners resided in single-family homes, 60% of renters lived in multi-family units of two (2) or more units. *It is interesting to note that 40.0% of the town's rentals were single-family*

Table 5-4: Units in Structure by Tenure, 2013

| Type of Structure | Homeowner Units/ Number of Residents | | Renter Units/ Number of Residents | |
|-----------------------------------|---|--------------|--------------------------------------|--------------|
| | # | % | # | % |
| Single unit detached and attached | 3,152 | 96.5 | 201 | 40.0 |
| 2 to 9 units | 67 | 2.1 | 151 | 30.0 |
| 10+ units | 47 | 1.4 | 151 | 30.0 |
| Total | 3,266 | 100.0 | 503 | 100.0 |

Source: U.S. Census Bureau, 2009-2013 American Community Survey

The data confirms that homes are getting considerably larger in Weston. Table 5-5 provides information on the distribution of unit sizes and indicates that the median unit was very large with at least nine (9) rooms according to 2013 census estimates, however the median may in fact be larger because the census notes that it was in the upper end of an open-ended distribution. This is much higher than the statewide median of 5.6 rooms. The increase in larger homes is also reflected in changes in the proportion of units with nine (9) rooms or more between 2000 and 2013, from 45.3% to 52.9%. In addition, those units most appropriate for single persons, with four (4) rooms or less, comprised only 10.6% of the housing stock. Given that 53% of Weston's households included single individuals or two (2) persons, a substantial portion of households could be considered "overhoused".

¹⁵ For year-round housing units.

Not surprisingly, more of the smaller units were occupied by renters with the median number of rooms in rental units having 4.2 rooms as opposed to a median of more than nine (9) rooms in the owner-occupied stock. It is also worth noting that household size varied by tenure with far fewer children in rental units. According to 2013 census estimates, the average household size of renters was 1.49 persons compared to 3.06 persons for owner-occupied units.

Table 5-5: Number of Rooms per Unit, 2000 and 2013

| Number of Rooms per Unit | 2000 | | 2013 | |
|---|--------------|-------|--------------|-------|
| | # | % | # | % |
| 1 Room | 9 | 0.2 | 0 | 0.0 |
| 2 Rooms | 58 | 1.5 | 69 | 1.8 |
| 3 Rooms | 194 | 5.1 | 169 | 4.4 |
| 4 Rooms | 90 | 2.4 | 167 | 4.4 |
| 5 Rooms | 244 | 6.4 | 204 | 5.4 |
| 6 Rooms | 360 | 9.4 | 288 | 7.6 |
| 7 Rooms | 383 | 10.0 | 322 | 8.5 |
| 8 Rooms | 755 | 19.7 | 575 | 15.1 |
| 9 or More Rooms | 1,732 | 45.3 | 2,016 | 52.9 |
| Total | 3,718 | 100.0 | 3,810 | 100.0 |
| Median (Rooms) for All Units | 8.3 rooms | | 9.0+ rooms * | |
| Median (Rooms) for Owner-occupied Units | 9.0+ rooms * | | 9.0+ rooms * | |
| Median (Rooms) for Renter-occupied Units | 3.9 rooms | | 4.2 rooms | |

Source: U.S. Census Bureau, 2000 and the 2009-2013 American Community Survey

* Indicates that the median estimate falls in the upper interval of an open-ended distribution.

5.3 Vacancy Rates – Extremely tight market conditions for ownership units

As shown in Table 5-6, census estimates indicate a vacancy rate of zero (0%) for ownership and 7.5% for rentals. Both rates are somewhat surprising as no vacancies would eliminate any natural housing turnover and the 7.5% rental vacancy is higher than expected compared to the county and state although not much higher than 6.9% in 2010. Any rate below 5% reflects very tight housing market conditions, and this information confirms a continuing strong homeownership market with little availability.

Table 5-6: Vacancy Rates by Tenure, 2000, 2010 and 2013

| Tenure | 2000 | 2010 | 2013 | County 2013 | MA 2013 | Nation 2013 |
|------------------|------|------|------|-------------|---------|-------------|
| Rental | 1.7% | 6.9% | 7.5% | 3.9% | 5.0% | 7.3% |
| Homeowner | 0.5% | 1.4% | 0.0% | 1.1% | 1.3% | 2.2% |

Source: US Census Bureau, 2000 and 2010 and American Community Survey Estimates for 2013.

5.4 Housing Market Conditions – Housing costs remain very high

The following analysis of the housing market examines past and present values of homeownership and rental housing from a number of data sources including:

- The 1980, 1990, 2000 and 2010 Decennial U.S. Census figures
- The U.S. Census Bureau's 2013 American Community Survey 5-year Estimates, 2009-2013
- The Warren Group's median income statistics and sales volume by year, from 2000 through May 2015
- Multiple Listing Service data
- Town Assessor's data
- Craigslist and other Internet listings

Homeownership

Census data also provides information on housing values as summarized in Table 5-7 for owner-occupied units. The 2009-2013 American Community Survey estimates indicate that the median house value was more than \$1,000,000, the same as in 2010 and more than double the median in 1990. As indicated in the table's notes, the census data cannot accurately compute the median as it was in the top range of an open-ended distribution.

As Table 5-7 further indicates, there is little affordability remaining in the ownership housing stock with only 107 units valued below \$300,000. On the other hand almost all units were valued at more than \$500,000, including 58.7% beyond \$1 million. Even in 1990 there were relatively few units that were valued affordably with 65 assessed below \$200,000 that were likely to be small condos in relatively poor condition, including some subsidized units.

Table 5-7: Housing Values of Owner-occupied Units, 1980 to 2013

| Price Range | 1990 | | 2000 | | 2010 | | 2013 | |
|-------------------------|--------------|--------------|--------------|------------|----------------|--------------|----------------|--------------|
| | # | % | # | % | # | % | # | % |
| Less than \$100,000 | 13 | 0.5 | 50 | 1.7 | 53 | 1.7 | 42 | 1.3 |
| \$100,000-199,999 | 52 | 2.0 | 25 | 0.8 | 50 | 1.6 | 49 | 1.5 |
| \$200,000-299,999 | 252 | 9.8 | 122 | 4.1 | 37 | 1.2 | 16 | 0.5 |
| \$300,000-399,999 | 496 | 19.2 | 542 | 18.1 | 175 | 5.6 | 164 | 5.0 |
| \$400,000-499,999 | 470 | 18.2 | | | | | | |
| \$500,000-999,999 | 1,299 | 50.3 | 1,422 | 47.6 | 1,183 | 37.6 | 1,078 | 33.0 |
| \$1,000,000 or more | | | 829 | 27.7 | 1,649 | 52.4 | 1,917 | 58.7 |
| Total | 2,582 | 100.0 | 2,990 | 100 | 3,147 | 100.0 | 3,266 | 100.0 |
| Median (dollars) | \$500,001 | | \$739,200 | | \$1,000,000+ * | | \$1,000,000+ * | |

Source: U.S. Census Bureau, 1990, 2000, and 2010 Summary File 3 and American Community Survey 5-Year Estimates, 2009-2013.

* + Indicates that the median estimate falls in the upper interval of an open-ended distribution.

Table 5-8 provides The Warren Group data on median sales prices and number of sales from 2000 through May 2015, offering a long-range perspective on sales activity. This data is tracked from Multiple Listing Service (MLS) information based on actual sales. The median sales price of a single-family home as of May 2015 was \$1,212,500, down from \$1,349,000 in 2014. These values document not only a very high-end housing market, but also a resilient one where values did not substantially suffer following the fiscal crisis of a few years ago. The median house value has actually remained relatively stable at about \$1.2 million since 2004 with some moderate ups and downs. The number of single-family home sales, however, did seem to be affected by the fiscal crisis with the lowest level of sales activity reported in

2009 with only 109 sales, down from 185 sales a couple of years before and with the market rebounding to 179 sales by 2013.

The condominium market is very limited. Most of the condo units are located in two (2) developments, Stonegate (previously called Jericho Village) and Highland Meadows, the former with substantially lower average prices than the above million dollar units at Highland Meadows. Stonegate includes 99 condos, some of which have been purchased by investor-owners as rentals. Ten percent (10%) of the units include three-bedrooms, the remainder with two- bedrooms. There is a considerable mix of residents of retirees (including those with other homes elsewhere that want to maintain an ongoing presence in Weston), young professionals as well as young families in search of a relatively affordable entrée to the community particularly Weston's schools.

Highland Meadows was developed as a 55+ community and includes 62 units of which seven (7) are affordable and included in the SHI, required by local zoning. Four (4) of the affordable units are in a four-unit building for families and the other three (3) units are age- restricted and scattered throughout the development. The market purchase prices are high, ranging from \$1.5 million for some of the smaller market units to almost \$5 million. On the other hand, the three-bedroom affordable family units sold for \$192,000 and the two-bedroom age-restricted units sold for \$178,500.

The condo market has also has experienced more volatility in terms of both values and number of sales. The highest median sales price was just recently at \$900,000 as of May 2015 but based on a very small sample of only three (3) sales. Before that, the highest median condo price was \$790,000 in 2010 followed by medians below \$500,000. Based on the relatively small size of the condo market,¹⁶ with sales typically ranging more recently between 11 and 21 annually, a handful of very low or high-priced sales can significantly affect the median, thus skewing the figure up or down accordingly.

Table 5-8: Median Sales Prices and Number of Sales, 2000 through May 2015

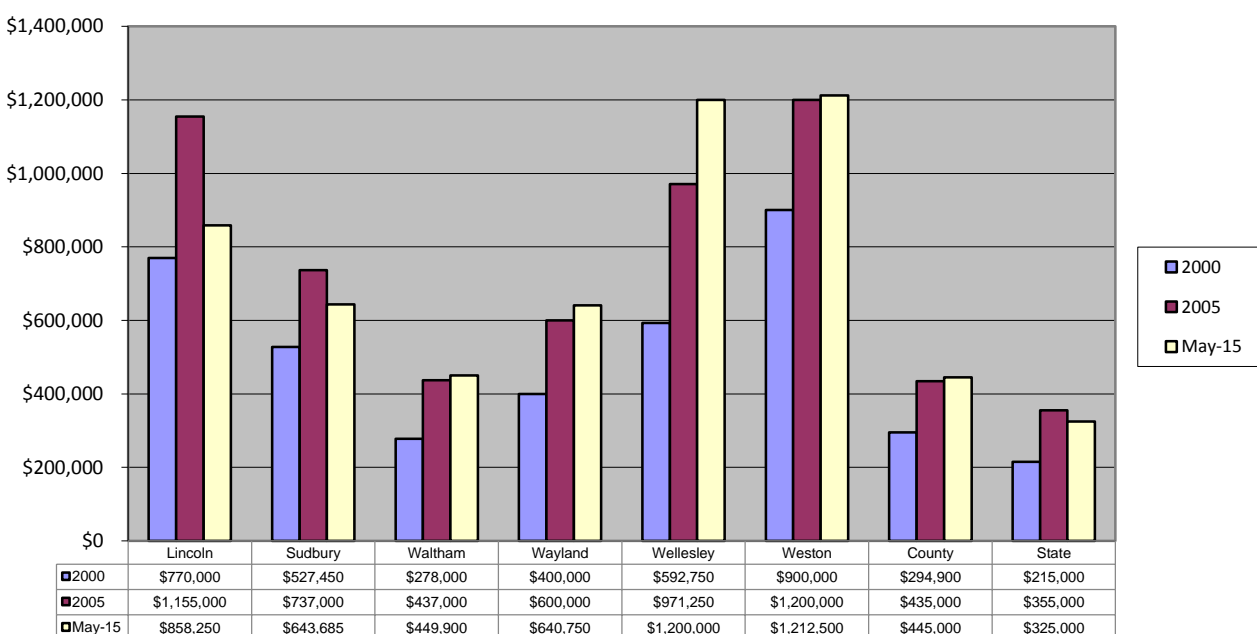
| Year | Months | Single-family | | Condominiums | | All Sales | |
|------|-----------|---------------|---------|--------------|---------|-------------|---------|
| | | Median | # Sales | Median | # Sales | Median | # Sales |
| 2015 | Jan-May | \$1,212,500 | 44 | \$900,000 | 3 | \$1,155,000 | 54 |
| 2014 | Jan – Dec | 1,349,000 | 156 | 530,000 | 11 | 1,342,938 | 178 |
| 2013 | Jan – Dec | 1,230,000 | 179 | 450,284 | 19 | 1,192,000 | 213 |
| 2012 | Jan – Dec | 1,270,000 | 164 | 425,000 | 19 | 1,145,000 | 197 |
| 2011 | Jan – Dec | 1,150,000 | 127 | 465,750 | 10 | 1,150,000 | 146 |
| 2010 | Jan – Dec | 1,091,000 | 136 | 790,000 | 16 | 1,084,150 | 167 |
| 2009 | Jan – Dec | 1,207,600 | 109 | 665,000 | 21 | 1,200,000 | 135 |
| 2008 | Jan – Dec | 1,360,000 | 124 | 499,000 | 13 | 1,190,000 | 149 |
| 2007 | Jan – Dec | 1,225,000 | 185 | 414,500 | 40 | 1,065,000 | 229 |
| 2006 | Jan – Dec | 1,200,000 | 132 | 568,000 | 20 | 998,000 | 159 |
| 2005 | Jan – Dec | 1,200,000 | 179 | 609,600 | 21 | 1,102,500 | 210 |
| 2004 | Jan – Dec | 1,250,500 | 188 | 517,500 | 22 | 1,097,500 | 224 |
| 2003 | Jan – Dec | 1,073,438 | 134 | 690,000 | 3 | 1,026,500 | 144 |
| 2002 | Jan – Dec | 929,500 | 144 | 285,000 | 5 | 924,000 | 166 |
| 2001 | Jan – Dec | 1,000,000 | 117 | 676,250 | 16 | 947,000 | 150 |
| 2000 | Jan – Dec | 900,000 | 155 | - | 1 | 900,000 | 167 |

Source: The Warren Group/Banker & Tradesman, July 6, 2015

¹⁶ Assessor's data counts 223 condos.

Weston's housing prices have been among the highest in the state and even New England, about triple the county's median and four times the state level. Figure 5-2 examines the median values of neighboring communities as well as the county and state for 2000, 2005 and 2015 (as of May 2015). Not only is Weston's median the highest but these figures also confirm a relatively resilient housing market as current values are similar or have surpassed 2005 ones, when the housing market was at its height for most communities prior to the "bursting of the housing bubble". This is not the case for Lincoln or Sudbury.

Figure 5-2: Comparison of Median Single-family Home Values Based on Sales



Another analysis of housing market data is presented in Table 5-9, which breaks down sales data from the Multiple Listing Service as compiled by *Banker & Tradesman* of The Warren Group for single-family homes and condominiums. This table provides a snapshot of the range of sales for July 2014 through June 2015. This analysis further confirms that there is little or no affordability remaining in Weston's housing market. From a total of 176 sales, only a dozen were condominiums. The lower priced condos, sold below \$450,000, were all part of Jericho Village. The handful or so of single-family homes that sold for less than \$500,000 were small and likely in relatively poor conditions. Sixty-five percent (65%) of all sales were beyond \$1 million. The highest priced house sold for \$12.5 million with 16,782 square feet.

The median single-family house price in this analysis was \$1,340,000 with the median condo at \$555,000. While this analysis examined a full year of sales, sales activity varies from week to week with the average sales price for the week ending on July 1st as high as \$2,359,841.

There is a considerable inventory of homes on the market with about 128 active listings in July 2015, top heavy with high-end properties which while selling are doing so at a slower rate than those below \$1 million. The lowest active listing for a single-family house is in the mid 600,000's.

Table 5-9: Single-family House and Condo Sales, July 2014 through June 2015

| Price Range | Single-families | | Condominiums | | Total | |
|-----------------------|-----------------|--------------|--------------|--------------|------------|--------------|
| | # | % | # | % | # | % |
| Less than \$200,000 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| \$200,000-299,999 | 1 | 0.6 | 1 | 8.3 | 2 | 1.1 |
| \$300,000-399,999 | 1 | 0.6 | 2 | 16.7 | 3 | 1.7 |
| \$400,000-499,999 | 4 | 2.4 | 2 | 16.7 | 6 | 3.4 |
| \$500,000-599,999 | 3 | 1.8 | 3 | 25.0 | 6 | 3.4 |
| \$600,000-699,999 | 4 | 2.4 | 0 | 0.0 | 4 | 2.3 |
| \$700,000-799,999 | 15 | 9.1 | 1 | 8.3 | 16 | 9.1 |
| \$800,000-899,999 | 11 | 6.7 | 1 | 8.3 | 12 | 6.8 |
| \$900,000-999,999 | 12 | 7.3 | 1 | 8.3 | 13 | 7.4 |
| \$1 million-1,999,999 | 75 | 45.7 | 0 | 0.0 | 75 | 42.6 |
| \$2 million-2,999,999 | 19 | 11.6 | 1 | 8.3 | 20 | 11.4 |
| Over \$3 million | 19 | 11.6 | 0 | 0.0 | 19 | 10.8 |
| Total | 164 | 100.0 | 12 | 100.0 | 176 | 100.0 |

Source: Banker & Tradesman, July 11, 2015

Town Assessor data on the assessed values of residential properties in Weston is presented in Tables 5-10 and 5-11, as well as Figure 5-3, which provides additional insights into not only the diversity of the existing housing stock but also the range of values for each dwelling type. Table 5-10 provides information on the assessed values of single-family homes and condominiums. This data shows that **Weston had 3,365 single-family properties, and there were only eleven (11) such units valued below \$400,000 with only another 200 units assessed between \$400,000 and \$600,000.** The majority of units are assessed above \$1 million with a median value of \$1,165,700. This luxury market is clearly visible in Figure 5-3.

Table 5-10: Assessed Values of Single-family and Condominiums

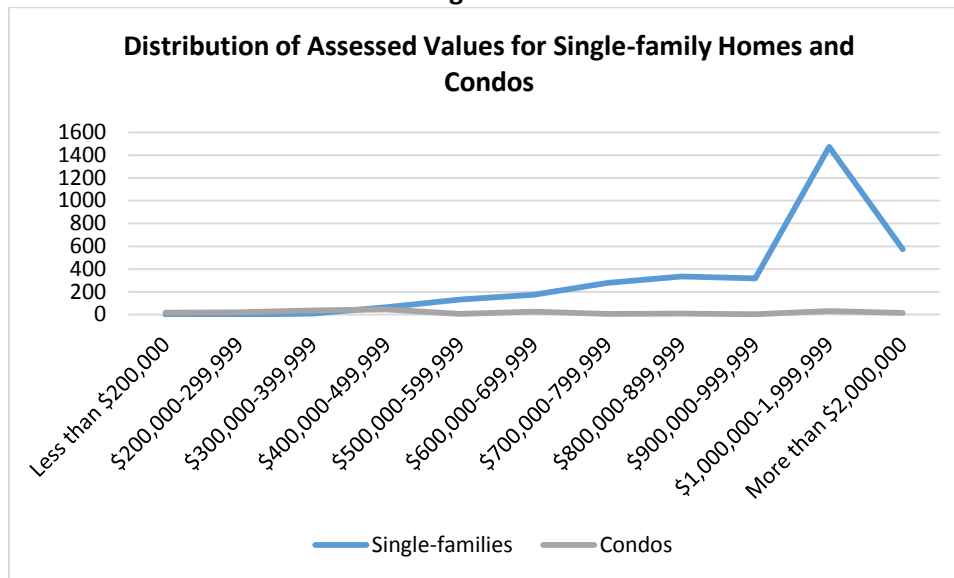
| Assessment | Single-family Dwellings | | Condominiums | | Total | |
|-----------------------|-------------------------|--------------|--------------|--------------|--------------|--------------|
| | # | % | # | % | # | % |
| Less than \$200,000 | 1 | 0.03 | 18 | 8.1 | 19 | 0.5 |
| \$200,000-299,999 | 1 | 0.03 | 20 | 9.0 | 21 | 0.6 |
| \$300,000-399,999 | 9 | 0.3 | 38 | 17.0 | 47 | 1.3 |
| \$400,000-499,999 | 66 | 2.0 | 45 | 20.2 | 111 | 3.1 |
| \$500,000-599,999 | 134 | 4.0 | 8 | 3.6 | 142 | 4.0 |
| \$600,000-699,999 | 175 | 5.2 | 25 | 11.2 | 200 | 5.6 |
| \$700,000-799,999 | 280 | 8.3 | 8 | 3.6 | 288 | 8.0 |
| \$800,000-899,999 | 336 | 10.0 | 10 | 4.5 | 346 | 9.6 |
| \$900,000-999,999 | 318 | 9.4 | 5 | 2.2 | 323 | 9.0 |
| \$1 million-1,999,999 | 1,471 | 43.7 | 32 | 14.4 | 1,503 | 41.9 |
| \$2 million-2,999,999 | 352 | 10.5 | 11 | 4.0 | 363 | 10.1 |
| More than \$3 million | 222 | 6.6 | 3 | 1.3 | 225 | 6.3 |
| Total | 3,365 | 100.0 | 223 | 100.0 | 3,588 | 100.0 |

Source: Weston Assessor, Fiscal Year 2015.

Condominiums are a relatively small segment of Weston's housing stock with only 223 such units. Not surprisingly, the condos were assessed more affordably on a whole than the single-family homes with 38 units assessed below \$300,000, including 25 subsidized units, and another 47 assessed between

\$300,000 and \$400,000. The median assessed value was \$476,300, not significantly lower than the median sales price of \$530,000 based on The Warren Group's *Banker & Tradesman* data.¹⁷

Figure 5-3



Assessor's data for some multi-unit properties, as summarized in Table 5-11, indicates that two-family structures or properties with more than a single house on a lot also represent a very small segment of Weston's housing. There are 21 two-family homes (42 units) and 43 lots with multiple dwelling units. These properties also involve high values with the median two-family house assessed at \$721,900 and multiple dwellings on a single lot at \$2,725,900. About 60% of these total 64 properties were assessed beyond \$1 million. This data also points to discrepancies in the census figures included in Table 5-3 for two-family properties.

Table 5-11: Assessed Values of Multi-family Properties

| Assessment | 2-unit Properties | | Multiple Houses/1 Lot | | Total Properties | |
|-----------------------|-------------------|--------------|-----------------------|--------------|------------------|--------------|
| | # | % | # | % | # | % |
| Less than \$200,000 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| \$200,000-299,999 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| \$300,000-399,999 | 1 | 4.8 | 0 | 0.0 | 1 | 1.6 |
| \$400,000-499,999 | 1 | 4.8 | 0 | 0.0 | 1 | 1.6 |
| \$500,000-599,999 | 4 | 19.0 | 0 | 0.0 | 4 | 6.2 |
| \$600,000-699,999 | 4 | 19.0 | 2 | 4.7 | 6 | 9.4 |
| \$700,000-799,999 | 1 | 4.8 | 2 | 4.7 | 3 | 4.7 |
| \$800,000-899,999 | 3 | 14.3 | 4 | 9.3 | 7 | 10.9 |
| \$900,000-999,999 | 2 | 9.5 | 2 | 4.7 | 4 | 6.2 |
| \$1 million-1,999,999 | 4 | 19.0 | 8 | 18.6 | 12 | 18.8 |
| \$2 million-2,999,999 | 1 | 4.8 | 8 | 18.6 | 9 | 14.1 |
| Over \$3 million | 0 | 0.0 | 17 | 39.5 | 17 | 26.6 |
| Total | 21 | 100.0 | 43 | 100.0 | 64 | 100.0 |

Source: Weston Assessor, Fiscal Year 2015.

¹⁷ Because this data involved such a small sample of only eleven (11) sales, the median could easily have been skewed upwards based on a couple or even one high-priced sale. The May 2015 median condo price of \$900,000 included only three (3) sales and is likely to be unreliable.

Rentals

Table 5-12 presents information on rental costs from 1980 to 2013 based on U.S. Census Bureau figures.

Table 5-12: Rental Costs, 1980 to 2013

| Gross Rent | 1980 | | 1990 | | 2000 | | 2010 | | 2013 | |
|----------------------|-------|-------|---------|-------|-------|-------|---------|-------|---------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| Under \$200 | 0 | 0.0 | 11 | 2.7 | 27 | 5.3 | 0 | 0.0 | 28 | 5.6 |
| \$200-299 | 66 | 19.1 | 7 | 1.7 | 42 | 8.3 | 0 | 0.0 | 10 | 2.0 |
| \$300-499 | 99 | 28.6 | 45 | 10.9 | 44 | 8.7 | 52 | 13.1 | 36 | 7.2 |
| \$500-749 | 121 | 35.0 | 24 | 5.8 | 105 | 20.8 | 22 | 5.5 | 24 | 4.8 |
| \$750-999 | | | 58 | 14.0 | 52 | 10.3 | 50 | 12.6 | 24 | 4.8 |
| \$1,000-1,499 | | | 226 | 54.7 | 47 | 9.3 | 0 | 0.0 | 134 | 26.6 |
| \$1,500 + | | | | | 137 | 27.1 | 222 | 55.8 | 181 | 36.0 |
| No Cash Rent | 60 | 17.3 | 42 | 10.2 | 52 | 10.3 | 52 | 13.1 | 66 | 13.1 |
| Total* | 346 | 100.0 | 413 | 100.0 | 506 | 100.0 | 398 | 100.0 | 503 | 100.0 |
| Median Rent | \$462 | | \$1,001 | | \$780 | | \$1,840 | | \$1,292 | |

Source: U.S. Census Bureau, Census 1980, 1990, 2000 and 2010 Summary File 3 and 2009-2013 American Community Survey 5-Year Estimates, 2009-2013.

The rental market has changed substantially as the median rent more than doubled between 1980 and 1990, going from \$462 per month to \$1,001, and dipped to \$780 by 2000, likely affected by the addition of subsidized units. The 2010 figures suggest a substantial increase to \$1,840 with an additional decline to \$1,292 according to 2013 census estimates. Already In 1990 more than half of the rents were above \$1,000, down to 36.4% by 2000, and up to 55.8% and 62.6% in 2010 and 2013, respectively. The 2010 figures indicate that there were no rentals in the \$1,000 to \$1,499 range which is certainly questionable. **It is also important to note that the census counts include 148 subsidized units in the later years, representing about 30% of all rental units in Weston and thus making the rentals in Table 5-12 appear more affordable than they really are.**

There are very few listings of rental opportunities in Weston, particularly apartments, but what few exist suggest that market rents are much higher than the \$1,292 gross monthly rent indicated by 2013 census estimates. Listings from *Craigslist* and other internet sites in early July 2015 are summarized in Table 5-13.

The lowest price listed was for a small apartment on Orchard Avenue for \$2,100 (for a three-room, one-bedroom in-law unit attached to a single-family house) with two (2) other apartment listings for larger apartments for significantly more, \$4,100 and \$6,000. There were also three (3) listings for townhouses that were being rented, all of which included two (2) bedrooms and rented for relatively the same amount in the low \$3,000 range. The rents for single-family homes ranged considerably from small three-bedroom homes for less than \$4,500 to as high as \$9,500 for a large Victorian home with six (6) bedrooms. Most of the house listings included four (4) or five (5) bedrooms that listed between \$5,000 and \$8,000.

Table 5-13: Weston Market Rents, July 2015

| Type of Unit | Location | Rent | # Bedrooms | # Baths | Square Footage |
|-----------------|-------------------|---------|------------|---------|----------------|
| Apartment | Brook School | \$1,600 | 1 | 1 | 775 |
| Apartment | Orchard Ave. | \$2,100 | 2 | 1 | NA |
| Apartment | Glen Road | \$4,100 | 3 | 2 | NA |
| Apartment | Westerly Rd. | \$6,000 | 5 | 4 | NA |
| Condo/Townhouse | NA | \$3,000 | 2 | 1.5 | 1,360 |
| Condo/Townhouse | Jericho Road | \$3,300 | 2 | 2.5 | 1,349 |
| Condo/Townhouse | South Ave. | \$3,500 | 2 | 2.5 | 3,206 |
| House | Westland Rd. | \$3,200 | 3 | NA | 1,300 |
| House | Spring Road | \$3,500 | 3 | 1.5 | 1,752 |
| House | Hallett Hill Rd. | \$3,500 | 4 | 3 | 2,300 |
| House | Conant Road | \$3,750 | 2 | 1.5 | 1,300 |
| House | Glen Road | \$3,950 | 4 | 3 | 2,200 |
| House | Hallett Hill Rd. | \$4,500 | 4 | 3 | 2,045 |
| House | Glen Road | \$5,400 | 4 | 2.5 | 3,500 |
| House | Rolling Lane | \$5,500 | 5 | 5.5 | 3,936 |
| House | South Ave. | \$5,650 | 4 | 3.5 | 4,500 |
| House | Route 30 | \$5,750 | 5 | 3.5 | NA |
| House | Westerly Rd. | \$6,000 | 5 | 3.5 | 5,029 |
| House | Love Lane | \$6,200 | 4 | 2.5 | 2,230 |
| House | Pine Street | \$7,250 | 5 | 3 | 4,128 |
| House | Ridgehurst Circle | \$7,500 | 4 | 4.5 | 4,729 |
| House | Boston Post Road | \$9,500 | 6 | 4.5 | 6,439 |

Source: Internet Listings, July 9, 2015

NA = Not Available

5.5 Affordability Analysis

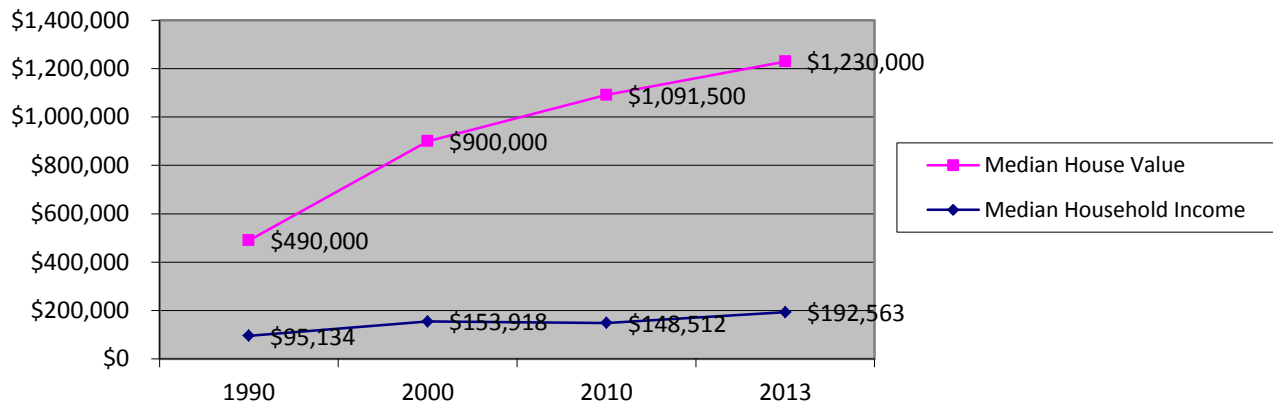
Affordability Gaps

While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents' ability to afford them.

A traditional rough rule of thumb is that housing is affordable if it costs no more than 2.5 times the buyer's household income. By this measure, the median income household earning \$192, 563 in Weston could afford a house of approximately \$481,400, 40% the median house price of \$1,212,500 as of May 2015. *This implies that the household in the middle of the town's income range faced an "affordability gap" of \$731,100.*

Housing prices have in fact risen much faster than incomes, making housing much less affordable as demonstrated in Figure 5-4. As time went by, the gap between median household income and the median single-family house price widened considerably. While incomes increased by 102% between 1990 and 2013, the median single-family house price increased by 152%. In 1990 the median income was 19.4% of the median house price but decreased to 15.7% by 2013. Moreover, the gap between income and house value was \$394,866 in 1990 but increased to \$1,037,437 by 2013.

Figure 5-4
Median Household Income and Median House Value, 1990 Through 2013



Another way of calculating the affordability gap is to estimate the difference between the median priced house and what a median income earning household can afford to pay based on spending no more than 30% of income on housing costs. To afford the median sales price of a single-family home of \$1,212,500 based on The Warren's Group's data as of May 2015, a household would have to earn an estimated \$238,000 based on 80% financing.¹⁸ This income is higher than the median household income for the Town per 2013 census estimates of \$192,563, and consequently there is an affordability gap.

The average household, based on the median income of \$192,563, could likely afford a home costing about \$980,000. *The affordability gap is then about \$232,500 - the difference between the price of the median priced single-family home (\$1,212,500) and what a median income household can afford (\$980,000).* These calculations are also based on the ability of the purchasers to secure sufficient cash for the down payment and closing costs of about \$250,000, an astronomical amount for most families without substantial equity from another home or other substantial financial assets. While financing with less than 5% down payments was common before the financial crisis, it is now more the exception than the norm. On the other hand, a significant number of Weston purchasers are paying in cash instead of obtaining mortgages.

*The affordability gap widens to \$936,750 if the analysis focuses on those low- and moderate-income households earning at or below 80% of area median income (AMI), or \$62,750 for a family of three (3), who can afford a house costing no more than about \$275,750.*¹⁹ It is important to note that this cost analysis is based on the maximum HUD limits for a household earning at 80% AMI, not the affordable purchase price that would be calculated according to the formula used in the Local Initiative Program

¹⁸ Figures based on 80% financing, interest of 4.0%, 30-year term, annual property tax rate of \$12.28 per thousand, and insurance costs of \$1.25 per \$1,000 of combined valuation of dwelling value (value x 0.5), personal property (\$100,000 fixed), and personal liability (\$100,000 fixed). Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

¹⁹ This analysis assumes the ability of the purchaser to obtain subsidized mortgage financing from the ONE Mortgage Program or MassHousing mortgage offerings. Therefore, no private mortgage insurance (PMI) was included in the calculations and 95% mortgage financing was assumed.

(LIP) that is based on a household earning at 70% AMI to allow for a marketing window. This price is closer to \$241,000 for a single-family home, \$196,000 for a condo.²⁰

Rentals

In regard to rentals, the gross median rent of \$1,292, reported by the 2013 census estimates, requires an income of about \$58,680 with a monthly average utility allowance of \$175 and the occupants paying no more than 30% of their income on housing, not affordable to 46% of Weston's renter households. Actual market rents are considerably higher and even the lowest price listing of \$2,100 would require an income of \$91,000, higher than the median income for renters of \$80,117 and the area median income for a household of three (3) of \$62,750. This indicates that even the lowest market rentals remain largely unaffordable to those earning at or below 80% AMI.

Cost Burdens

In addition to an analysis of affordability based on spending no more than 30% of a household's income on housing expenses and how this relates to the existing housing stock and financing terms, it is also useful to identify numbers of residents living beyond their means based on their housing costs. The U.S. census provides data on how much households spend on housing whether for ownership or rental. Such information is helpful in assessing how many households are encountering housing affordability problems or cost burdens, defined as spending more than 30% of their income on housing.

Based on 2013 estimates from the Census Bureau's American Community Survey, there were 179 homeowners, or 5.5% of all homeowners in Weston, spending between 30% and 34.9% of their income on housing and another 840 owners, or 25.7%, spending more than 35% of their income on housing expenses. Thus more than one-quarter of all owners were overspending on housing based on these estimates.

In regard to renters, 17 renters who were paying rent, or 12.6%, were spending between 30% and 34.9% of their income on housing and another 159 or 37.2% were allocating 35% or more of their income for housing, for a total of 176 renters who were overspending or more than one-third of all renters who pay rent (35.0%).

This data suggests that almost 1,200 households or almost one-third of all Weston households were living in housing that is by common definition beyond their means and unaffordable.

The Department of Housing and Urban Development (HUD) provides data on how many households were spending too much of their income on housing costs (also known as cost burdens) through its State of the Cities Data System's Comprehensive Housing Affordability Strategy (CHAS) report, which is summarized in Table 5-14. The table shows how many households were included in the particular category (by income and household type), how many were spending more than 30% of their income on housing, and how many were spending more than half of their income on housing. For example, the first cell indicates that there were 75 elderly renter households estimated by the Census Bureau's American Community Survey in 2011 with 10 spending more than 30% of their income on housing and another 15 spending more than half.

²⁰ Assuming a monthly condo fee of \$250.

This HUD data suggests that almost one-third of all Weston households were spending too much on their housing including more than 14% spending at least half of their income on housing. Of those 635 households earning within 80% MFI, 380 or 60% were experiencing cost burdens with 275 or 43% spending more than half of their income on housing costs.

Affordability is based on household income in relation to housing costs. HUD defines affordability based on spending no more than 30% of one's income on housing costs, whether for rental or ownership. Spending more than this threshold suggests that the household is "cost burdened" and may find it challenging to afford basics such as food, transportation and medical

care for example. When households pay more than half of their income on housing they are considered "severely cost burdened".

Despite Weston's affluence, there were 290 renter households and 345 owner households earning within 80% MFI, many with housing cost burdens. This is not altogether surprising given the town's high housing costs.

Table 5-14: Type of Households by Income Category and Cost Burdens, 2011

| Type of Household | Households earning < 30% MFI/# with cost burdens ** | Households earning > 30% to < 50% MFI/ # with cost burdens | Households earning > 50% to < 80% MFI/# with cost burdens | Households earning > 80% to < 100% MFI/# with cost burdens | Households Earning > 100% MFI/# with cost burdens | Total/ # with cost burdens |
|-----------------------------|---|--|---|--|---|----------------------------|
| Elderly Renters | 75/10-15 | 65/10-15 | 30/0-15 | 20/0-0 | 60/0-0 | 250/20-45 |
| Small Family Renters | 0/0-0 | 0/0-0 | 5/0-0 | 10/0-0 | 50/0-0 | 65/0-0 |
| Large Family Renters | 0/0-0 | 0/0-0 | 0/0-0 | 0/0-0 | 0/0-0 | 0/0-0 |
| Other Renters | 15/0-0 | 0/0-0 | 0/0-0 | 0/0-0 | 80/30-0 | 95/30-0 |
| Total Renters | 90/10-15 | 65/10-15 | 35/0-15 | 30/0-0 | 190/30-0 | 410/50-45 |
| Elderly Owners | 50/10-40 | 85/20-65 | 25/25-0 | 55/20-0 | 730/70-40 | 945/145-145 |
| Small Family Owners | 50/0-50 | 5/0-5 | 35/10-10 | 75/5-40 | 1,310/215-110 | 1,475/230-215 |
| Large Family Owners | 15/0-15 | 0/0-0 | 10/0-10 | 10/0-0 | 570/125-55 | 605/125-80 |
| Other Owners | 20/0-10 | 25/10-10 | 25/10-15 | 0/0-0 | 85/50-0 | 155/70-35 |
| Total Owners | 135/10-115 | 115/30-80 | 95/45-35 | 140/25-40 | 2,695/460-205 | 3,180/570-475 |
| Total | 225/20-130 | 180/40-95 | 130/45-50 | 170/25-40 | 2,885/490-205 | 3,590/620-520 |

Source: U. S. Department of Housing and Urban Development (HUD), SOCDS CHAS Data, and American Community Survey, 2011. ** First number is total number of households in each category/second is the number of households paying more than 30% of their income on housing (with cost burdens) – and third number includes those that are paying more than half of their income on housing expenses (with severe cost burdens). Small families have four (4) or fewer family members while larger families include five (5) or more members. Elderly are 62 years of age or older. "Other" renters or owners are non-elderly and non-family households.

Other key findings from this data include the following:

Renters

- About one-third of the 190 renter households earning at or below 80% MFI were spending too much on housing and the remaining two-thirds, or 125 households who were not overspending, were likely in the 124 subsidized rentals in town. Thirty-five or 18% of these low and moderate-income renter households were spending more than half of their income on housing costs and should be primary targets for new subsidized rentals.
- Even some non-elderly and non-family renters earning above 100% MFI were experiencing cost burdens, a testament to the community's high housing costs.
- Older adults age 62 years of age or older were experiencing the greatest cost burdens in terms of numbers and prevalence of severe cost burdens. This clearly suggests a need for more subsidized senior housing.
- The data indicates that there were only a handful of families who were renting in Weston and earning within 100% MFI. This is likely explained by the limited availability of affordable and suitable rental housing for families in Weston, another case for integrating new family rental opportunities into future housing plans.

Owners

- There were higher numbers of low-and moderate-income owner households with cost burdens in comparison to renters, not surprising given the 85% owner-occupancy level. Of the 345 households earning within 80% MFI, 315 or 91% were spending too much of their income on housing including 230 or two-thirds who were spending more than half of their income on housing.
- All of the 160 seniors with incomes at or below 80% MFI were spending too much including 105 or almost two-thirds with severe cost burdens.
- Almost all of the 115 families earning at or below 80% MFI were spending too much including 90 or 78% who were spending more than half of their income on housing.
- In comparison to this need, there are only 25 subsidized ownership units that are currently included by the state in the Subsidized Housing Inventory (SHI).

5.6 Subsidized Housing Inventory (SHI)

Current Inventory

Of the 3,952 year-round housing units in Weston, 149 or 3.77% meet the Chapter 40B requirements and thus have been determined to be affordable by the Commonwealth of Massachusetts as part of what is called a Subsidized Housing Inventory (SHI). These units are listed in Table 5-15 and summarized below.

- *Brook School Apartments*
The Town built the Brook School in several phases around the turn of the 20th century, initially comprising three (3) buildings. Based on a growing concern for the needs of seniors, a core group of local leaders created the Elderly Housing Committee and subsequently embarked on the conversion of the Brook School to senior housing. With Town funding as well as 42 project-based Section 8 units from HUD, the first 51 units were created. The development included nine (9) market units that also have relatively below market rents, currently at \$1,500 to \$1,600. All 51 of these units have been included in the SHI.

In 2004, the Town, with guidance from the Elderly Housing Committee, added another building with 24 units financed by the Community Preservation Fund and Town bonding capacity. The Town provides rental assistance for 13 of these units, mimicking HUD's Section 8 Program, and the remainder are considered market however, market rents are similar to the other buildings at below market prices.

There has been considerable interest in living in these buildings with the following waitlists:

- There are 27 applicants on the current wait list for seniors (62 years +), 5 of which have a Weston affiliation. Applications go back as far as 2003 and 2004 with 2006 for at least one Weston affiliate.
- Up to 10% of the units are reserved for those younger applicants with a disability, including 10 on the waitlist, 1 with a Weston affiliation.
- There is also a waitlist for those currently living in subsidized housing in other locations with a desire to move into the Brook School. There are 7 on this list but they are a low priority and unlikely to secure a unit.

Table 5-15: Weston's Subsidized Housing Inventory (SHI)

| Project Name | # SHI Units | Project Type/ Subsidizing Agency | Use of a Comp Permit | Affordability Expiration Date |
|--------------------------|-----------------|---|----------------------------|---|
| Brooks School Apartments | 51 | Rental/MassHousing | No | 2025 |
| Merriam Village | 62 | Rental/DHCD | No | Perpetuity |
| Dickson Meadow | 6 | Ownership/DHCD | Yes | 2041 |
| Winter Gardens | 6 | Ownership/DHCD | Yes | Perpetuity |
| 809-811 Boston Post Road | 2 | Ownership/DHCD | Yes | 2054 |
| 680 South Avenue | 4 | Ownership/DHCD | Yes | 2055 |
| Church Street | 1 | Rental/DHCD | Yes | Perpetuity |
| Jones Road | 1 | Rental/DHCD | No | Perpetuity |
| Highland Meadows | 7 | Ownership/DHCD | No | Perpetuity |
| Pine Street | 2 | Rental/DHCD | Yes | Perpetuity |
| Warren Avenue | 7 | Rental/DHCD | Yes | Perpetuity |
| TOTAL | 149 or 3.77% | Rentals = 124 or 83% of units Ownership = 25 or 17% of units | 28 or 19% of units | 63 or 42% of units with expiring use restrictions |

Source: Massachusetts Department of Housing and Community Development, April 13, 2015

- *Merriam Village*

Merriam Village includes 62 subsidized rental units for those 60 years and older, all designed for independent living. Weston Community Housing, Inc., a private, non-profit corporation, owns and manages the development on a self-sustaining basis with rents fully covering operating expenses. The Town of Weston provided the property. The first phase of the development, which included 20 two-bedroom units and ten (10) one-bedroom cottages, was completed in 1978. The second phase of 32 one-bedroom units with dens (two of these units are handicapped equipped but without dens) was ready for occupancy in 1995.

Residents must have incomes within 80% of area median income and preferences are given to those who are 65 years of age or older, have the greatest financial housing need, are Weston

residents, parents of Weston residents, and have a past or present relationship with the community. Altogether there are currently about eight (8) applicants on the waitlist, including about half with some Weston affiliation. Waits are typically up to a couple of years.

- *Dickson Meadow*

Polly and Edward Dickson donated an 11-acre parcel to help solve the Town's affordable housing shortage in 1997 and formed the Dickson Meadow Advisory Committee to develop a plan for the site. In concert with the selected developer, The Community Builders (TCB), the Advisory Committee was able to address local concerns, obtain Chapter 40B comprehensive permit approval, and begin construction in 1999 for an 18-unit condominium development with 14 single-family homes and two duplexes (four units), ringed a two-acre meadow. Six (6) of these units are affordable and included in the SHI.

- *Weston Affordable Housing Foundation, Inc. (WAHFI Units)*

WAHFI eventually grew out of the Dickson Meadow's Advisory Committee when those involved recognized the continued need for affordable housing in Weston. WAHFI has developed and manages several small projects in town including Church Street, with a single rental unit, as well as a unit on Jones Road and a duplex on Pine Street, both donated to the organization by Polly Dickson. While these units are directed to those earning at or below 80% of area median income, WAHFI owns another unit on Love Lane for tenants earning up to 100% AMI and consequently not eligible for inclusion on the SHI.

WAHFI recently received almost \$1.2 million in CPA funding to support the acquisition and development of 216-218 Viles Street into two (2) rental units, which is currently under construction.

- *Winter Gardens*

Winter Gardens was the Town's first Chapter 40B Local Initiative Program (LIP) project which includes six (6) affordable condos which are required to remain affordable in perpetuity.

- *Small 40B Ownership Projects*

The town also has a couple of small Chapter 40B ownership development including two (2) affordable condos at 809-811 Boston Post Road and four (4) at 680 South Street where the affordability restrictions are due to expire in 2054 and 2055, respectively.

- *Warren Avenue*

The Weston Affordable Housing Trust, in cooperation with the Town's Permanent Building Committee, received Town Meeting approval to convey Town-owned property with three (3) existing structures for subsidized housing at the end of Warren Avenue, including the Old Water Department. The project, funded through CPA, will create a total of seven (7) rental units, four (4) to those earning at or below 80% AMI and the remaining three (3) to those earning between 80% and 100% AMI. The Trust received comprehensive permit approval for the project and construction is underway with leasing expected to start in 2016. The Metro West Collaborative Development will coordinate marketing and the lottery, and the Town will conduct ongoing management.

This total of 149 SHI units means that Weston has a gap of 246 units in order to meet the state's 10% affordability threshold under Chapter 40B without considering future growth that will increase the

number of year-round housing units and the 10% goal over time. With production goals of 20 SHI units per year, it would take the Town more than a dozen years to reach this 10% goal, an extremely challenging endeavor given the costs and complexities of producing affordable units.

The Massachusetts Comprehensive Permit Law, Chapter 40B Sections 20-23 of the General Laws, was enacted as Chapter 774 of the Acts of 1969 to encourage the construction of affordable housing throughout the state, particularly outside of cities. Often referred to as the Anti-Snob Zoning Act, it requires all communities to use a streamlined review process through the local Zoning Board of Appeals for “comprehensive permits” submitted by developers for projects proposing zoning and other regulatory waivers and incorporating affordable housing for at least 25% of the units. Only one application is submitted to the ZBA instead of separate permit applications that are typically required by a number of local departments as part of the normal development process. Here the ZBA takes the lead and consults with the other relevant departments (e.g., building department, planning department, highway department, fire department, sanitation department, etc.) on a single application. The Conservation Commission retains jurisdiction under the Wetlands Protection Act and Department of Environmental Protection, the Building Inspector applies the State Building Code, and the Board of Health enforces Title V.

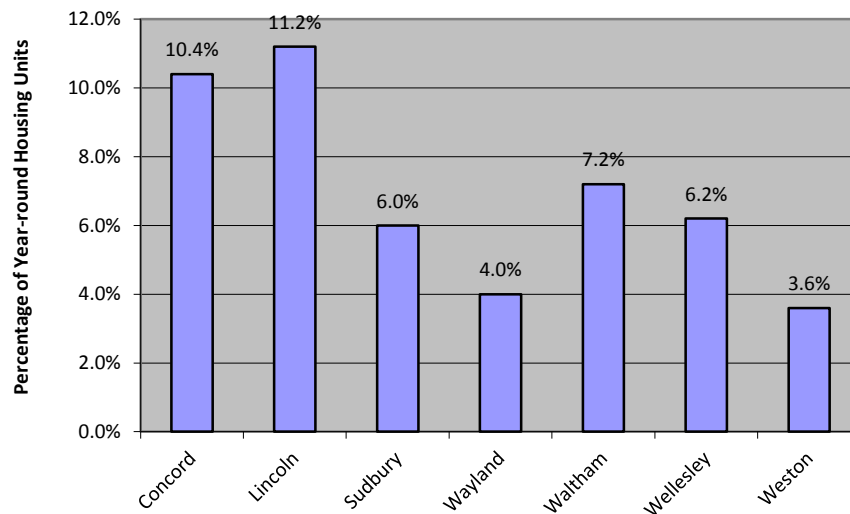
For a development to qualify under Chapter 40B, it must meet all of the following requirements:

- Must be part of a “subsidized” development built or approved by a public agency, non-profit organization, or limited dividend corporation.
- At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income (or 20% of the units targeted to those earning at or below 50% AMI) with rents or sales prices restricted to income levels defined each year by the U.S. Department of Housing and Urban Development (HUD).
- Affordability restrictions must be in effect in perpetuity unless there is a justification for a shorter term that must be approved by DHCD.
- Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

Many communities in the state have been confronting challenges in boosting their relatively limited supply of affordable housing. The affordable housing levels for Weston and neighboring communities are visually presented in Figure 5-4. Affordable housing production varies substantially among these communities, ranging from a low of 3.6% and 4.0% for Weston and Wayland, respectively, to a high of 10.4% and 11.2% for Concord and Lincoln.

Figure 5-5

SHI Units for Weston and Neighboring Communities



Proposed or Potential Developments

Another 30 rental units should also be eligible for inclusion in the SHI at some point in the future, bringing the total to 179 units or 4.5% of the town's year-round housing units with a gap of 216 affordable units to reach the 10% state goal. These units involve the following projects:

- ***Viles Street***
The Weston Affordable Housing Foundation, Inc. acquired a duplex (built in 1890) and is converting it into two (2) three-bedroom rental units with affordability in perpetuity. The Foundation received \$1,188,100 million of CPA funding in support of this development and the project is under construction
- ***Potential Addition to Brook School Apartments***
The Town is exploring potential opportunities for expanding the number of units at the Brook School Apartments through a fourth building on some of the undeveloped land. This land is currently being used by the Town for recreational purposes including a soccer field and tennis courts and alternative arrangements in town would have to be identified for any replacement of these uses.
- ***216-218 Boston Post Road***
216-218 Boston Post Road is also in the process of being conveyed to WAHFI by Polly Dickson that includes two (2) existing duplex structures with four (4) total units that will be made affordable as rentals to those earning at or below 80% AMI and therefore also eligible for inclusion in the SHI.

Other potential development options will be included in the strategies as part of the fully compiled Housing Production Plan.

A number of privately-sponsored Chapter 40B developments have also been proposed and are summarized below.

- *269 North Avenue (Kendal Village)*
Polymath Development LLC is proposing a 16-unit homeownership project at 269 North Avenue on a 1.46-acre parcel. Four (4) of the units are proposed as affordable, targeted to those earning at or below 80% of area median income. The developer has applied to MassHousing to obtain site eligibility approval in order to be able to submit a comprehensive permit to the Zoning Board of Appeals.
- *255 Merriam Street/11 Hallett Hill Road*
The development of the parcel at 255 Merriam Street and 11 Hallett Hill Road through a comprehensive permit is in the very early stages of discussion. The developer, SEB, Inc., is proposing ten (10) housing units, two (2) of which would be affordable to those earning at or below 50% of area median income.

5.7 Priority Housing Needs

Given the substantial numbers of residents who are paying too much for their housing (see Table 5-14) and substantial affordability gaps (see Section 5.5), there is a pressing need to produce more subsidized housing units in Weston even beyond the current 246-unit gap to reach the 10% state affordability goal. The Town needs to work with public and private sector stakeholders to devise and implement strategies that preserve and produce additional community housing options including partnerships with developers. It should be noted that specific strategies and production goals to meet priority needs will be detailed in the strategic Housing Production Plan that will incorporate this Housing Needs Assessment.

Based on input from a wide variety of sources including census data, the HUD CHAS report, market information, interviews with local and regional stakeholders, state requirements, as well as prior planning efforts, this Housing Needs Assessment recommends that there be a ***focus on rental unit development*** based on the following important considerations:

- Target the needs of the community's most vulnerable residents with very limited financial means as rental housing is typically more affordable and requires less up-front cash.
- Enable all units in Chapter 40B rental developments to be counted as part of the SHI while only the actual affordable units can be counted in homeownership projects. This will help the Town meet annual housing production goals and exert greater local control over affordable housing development. For example, with the current 246-unit gap to reach the state's 10% affordability threshold, 246 units would be needed if they were rentals as opposed to 1,230 in the case of ownership.
- Promote greater housing diversity as Weston's housing is predominantly large single-family homes. More housing options are necessary to meet the needs of local workers who are priced out of the housing market, children who grew up in Weston and want to raise their own families locally, and empty nesters for example.
- Replenish some of the rental housing that has been lost over the past several decades.
- Invest subsidy funds in support of greater numbers of households/occupants over time as rentals turnover more rapidly than ownership units and more households will benefit over time.

This is particularly important in Weston given such large affordability gaps and required per unit subsidies.

- Provide opportunities for some seniors who are “overhoused” and spending far too much on their housing to relocate to more affordable and less isolated settings, opening up their homes to families requiring more space.
- Leverage other funds as state and federal resources are almost exclusively directed to rental housing development, family rentals in particular.
- Enhance the ability to qualify occupants for housing subsidies as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for subsidized housing.

Indicators of Need for Rental Housing:

- The current supply of rental housing is extremely limited with about 500 units, 40% of which involve single-family homes with rents of more than \$3,000 and as high as \$9,500. Some investor-owners of condos rent their units but market rents are also high at more than \$3,000. There were only 151 units, or 30% of all rental units, in structures of 10 or more units such as Brook School or Merriam Village.
- Affordable rental housing in Weston is almost impossible to obtain given long wait lists and slow turnover.
- While Weston households are largely among the most affluent in the state, there still remains a very small and vulnerable population living in the community with limited financial means including 360 households, or about 10% of all households, which earned less than \$25,000 (including) 36% of all renters) although the Town has only 182 subsidized units.
- Many of Weston’s renters are in fact spending too much for their housing. A HUD report indicates that about one-third of the 190 renter households earning at or below 80% of area median income were overspending including 35 or 18% who were spending more than half of their income on housing. There were 125 households in this income category who were not overspending and were likely living in the 124 subsidized rentals in town.
- The gross median rent of \$1,292 included in 2013 census estimates, which includes subsidized rents, would require an income of approximately \$58,680 assuming \$175 per month in utility bills and housing expenses of no more than 30% of the household’s income. This rent is not affordable to 46% of Weston’s renter households. Actual market rents are considerably higher and even the lowest price listing of \$2,100 (for a three-room, one-bedroom in-law unit attached to a single-family house) would require an income of \$91,000, higher than the median income for renters of \$80,117 and the area median income for a household of three of \$62,750.
- Renting an apartment in the private housing market also requires a substantial amount of upfront cash. Most apartments require first and last month’s rent plus a security deposit. For a \$2,100 apartment, that totals as much as \$6,300, an amount that many prospective lower income tenants do not have available.
- Most of Weston’s rental opportunities are not advertised and consequently those who do have a special connection to the community or individual property owner are out of luck.

- Calculations in Table 5-16 estimate that there is a shortage of at least 445 units for those households earning at or below 100% of area median income, 380 for those earning within 80% AMI.
- Census data suggests a loss of 48 rental units during the last few years which is likely to in reality be even higher given the conversion of 99 units at Jericho Village from rentals to condominiums.

Rental Needs of Seniors

- The number of seniors has been growing as those 65 years of age and older climbed by 58% between 1980 and 2013, from 1,212 to 1,915 residents, while the population as a whole increased by only 3.3%. Of particular note were the frail elderly of at least age 85 who increased by 150% during these decades.
- The Metropolitan Area Planning Council (MAPC) projects that the number of seniors will increase from 17.8% to 27.9% of all residents between 2010 and 2030, representing a gain of about 1,200 residents in this age category by 2030. Clearly housing alternatives to accommodate this increasing population of seniors – such as more handicapped accessibility, housing with supportive services, and units without substantial maintenance demands – should be considered in housing planning efforts. This includes mixed-income housing for those who can afford market units but wish to downsize and maintain a connection to the Weston community.
- When looking at the age of the householder, the median income of seniors 65 years and older was \$108,750, relatively high but significantly lower than the \$250,000 plus median income level of households with a head in the 45 to 64 age range and likely toward the height of their earning potential.
- Census estimates indicate that 213 households headed by someone 65 years of age or older earned less than \$25,000, representing 59% of all those in this income category. Moreover, 433 of the 623 households earning less than \$60,000, or 70% of these households, involved a senior head of household. In comparison there are only 137 subsidized housing units targeted to seniors in Weston.
- Older adults age 62 years of age or older who were renters were experiencing the greatest cost burdens in terms of numbers and prevalence of severe cost burdens (paying more than half of their income on housing). Of the 170 senior renter households, 65 or 38% were spending too much including 45 or 26% who were spending more than half of their income on housing.
- The Weston Council on Aging indicates that there are elders in Weston who are struggling to hold onto their homes, many who now have substantial equity in their homes but insufficient income and other support to properly manage them.
- A special HUD report indicated that all of the 160 seniors who are homeowners and had incomes at or below 80% median family income (MFI) were spending too much including 105 or almost two-thirds with severe cost burdens as they were spending more than half of their income on housing. These among others may be looking to downsize and reduce housing

expenses and maintenance demands but have limited options in Weston with some continuing to struggle in place and others leaving the community.

- Grown children find it challenging to find appropriate and affordable units when exploring options for relocating their parents.
- As residents continue to age, more supportive services, including assisted living options, will be needed which tend to be expensive.
- The Brook School Apartments have lengthy waitlists with some applicants waiting more than ten years for a unit.

Most of this need will be addressed through new housing production, including the possible expansion at the Brook School Apartments for example. However efforts to promote accessory apartments or the conversion of other structures on a property should not be overlooked. While unlikely to count as part of the SHI,²¹ such units would still serve the needs of this population by providing important income to cost burdened older homeowners and small rentals for relocated parents of existing Town residents.

Rental Needs of Families

- **A HUD report indicated that there were only a handful of families who were renting in Weston and earning within 100% MFI. This is likely explained by the limited availability of affordable and suitable rental housing for families in Weston, a strong case for a focus on integrating significant new family rental opportunities into future housing plans.**
- The community has experienced **significant declines in young adults in the early family formation stage of their lives**, the 25 to 34-age category, dropping from 9.7% in 1980 to 4.6% of the population by 2013 or from 1,086 to 531 residents. Even those somewhat older adults in the 35 to 44 age range have experienced declines from 1,547 residents in 1980, to 1,778 by 2000, and then subsequently down to 1,152 and 1,131 by 2010 and 2013, respectively, falling from 15.5% of the population in 2000 to 9.8% by 2013. The obvious reason for much of this decrease is the limited availability of appropriately sized and priced housing.
- Most of the Town employees looking to relocate to Weston are likely to need family housing.
- Only 33 family units are included on the Subsidized Housing Inventory (SHI). Of these only eleven (11) units are rentals with another two (2) units to be included on the SHI from WAHFI's Viles Street project for a total of 13 subsidized family rentals in Weston.
- Almost all of the 115 families earning at or below 80% MFI who were owners were spending too much including 90 or 78% who were spending more than half of their income on housing. These families are likely living in the more affordable condominiums in town but are still struggling to remain in Weston.

²¹ State Local Initiative Program (LIP) guidelines for including accessory apartments in the SHI would not only require deed restrictions but also involve owners selecting tenants from a pre-qualified and lottery-ranked list of Ready Renters and would not allow family members to occupy the units.

- Houses in Weston are not only extraordinarily expensive but are also remarkably large with the median sized unit having at least nine (9) rooms according to 2013 census estimates. This is much more than the average three-person family needs and much higher than the statewide median of 5.6 rooms. New subsidized housing is needed for families that is not only subsidized to be affordable but appropriately sized as well.
- Those families looking for a Section 8 Housing Choice Voucher or Massachusetts Rental Voucher Program subsidy (MRVP) must access the MassNAHRO Centralized Wait List that includes 80,000 applicants (typically families) from 83 participating housing authorities. Even if they were fortunate enough to receive a rental subsidy, it would be challenging if not impossible to find a rental unit in Weston's private market within HUD's designated Fair Market Rents (FMRs).²²
- The state places a high priority on the creation of multi-family rental housing for families and therefore such developments received greater consideration for the very competitive and limited program subsidy funds.

The creation of starter housing for these families will likely be best accommodated through mixed-income, multi-family rental housing, however other design options will also be considered based on site conditions. These might include a pocket neighborhood with a cluster of cottage-style units or co-housing options that have successfully been adapted in other communities. Another important development model is the owner-occupied, two-family home that have historically provided starter housing in many communities in that they not only provide rental income to owners, enabling somewhat lower income households to access ownership,²³ but provide rental opportunities as well. Such housing can be easily built on small infill sites and can even include two (2) rental units instead of the mix of ownership and rental.

Rental Needs of Non-elderly and Non-family Individuals

- Information on individuals shows that these individuals are also not very prevalent in Weston with only 15 renters and 70 owners earning at or below 100% AMI, the same earning below 80% AMI. **Like families, there is little suitable housing available for these single adults.**
- None of the 15 renters had cost burdens and likely live in subsidized housing perhaps the units at Brook School for younger disabled residents.
- Almost all of the owners with incomes below 80% AMI were experiencing cost burdens.

While Table 5-17 does not specifically address non-elderly, non-family individuals, some of the needs of these individuals are part of the projected housing for the disabled that can be incorporated into new senior housing, such as at the Brook School Apartments. Other opportunities might also be provided through the promotion of accessory apartments. Though unlikely to count on the SHI or through annual production goals because of state requirements, such units can provide income for these cost burdened owners as well as small and affordable rentals for this population.

²² HUD Fair Market Rents (FMRs) include the following for the Boston area: efficiency = \$1,071; one-bedroom = \$1,196; two-bedroom = \$1,494; three-bedroom = \$1,861; four-bedroom = 2,023; five –bedroom = \$2,326; and six-bedroom = \$2,630.

²³ Lenders generally include about 75% of the projected rental income in underwriting calculations.

The extent of local need among income ranges and these target populations is summarized in Table 5-16.

Table 5-16: Unmet Housing Needs

| Population in Need | All Units | Housing Available That is Affordable | Unmet Need* |
|---|---|---|---|
| Extremely Low Income (Within 30% AMI) | 225 | 75 | 150 |
| Very Low Income (30% to 50% AMI) | 180 | 45 | 135 |
| Low to Moderate Income (50% to 80% AMI) | 130 | 35 | 95 |
| 80% to 100% AMI | 170 | 105 | 65 |
| <i>Subtotal</i> | <i>705</i> | <i>260</i> | <i>445</i> |
| Above 100% AMI | 2,885 | 2,190 | 695 |
| <i>Total</i> | <i>3,590</i> | <i>2,450</i> | <i>1,140</i> |
| Target Population in Need | All Units Occupied By Those Earning < 100% AMI/< 80% AMI | Housing Available That is Affordable to Those Earning < 100% AMI**/Those Earning < 80% MFI | All Those with Cost Burdens/Units Occupied by Those Earning < 80% MFI |
| Seniors (62 and over)** | 190 Renters and 215 Owners/170 Renters and 160 Owners | 125 Renters and 35 Owners/105 Renters and 0 Owners | 65 Renters and 180 Owners/65 Renters and 160 Owners |
| Families** | 15 Renters and 200 Owners/5 renters and 115 Owners | 15 Renters and 55 Owners/5 Renters and 15 Owners | 0 Renters and 145 Owners/0 Renters and 100 Owners |
| Individuals** | 15 Renters and 70 Owners/15 Renters and 70 Owners | 15 Renters and 15 Owners/15 Renters and 15 Owners | 0 Renters and 55 Owners/0 Renters and 55 Owners |

Source: U.S. Department of Housing and Urban Development (HUD), SOCDs CHAS Data, 2009.

* Includes all those spending too much on their housing per Table 5-14. ** Many of those in these population groups are also largely incorporated in the numbers of those with unmet housing needs earning below 80% AMI delineated above.

This data, based on the HUD report that is summarized in Table 5-14 on cost burdens, suggests that there is an unmet housing need of 445 housing units for those earning at or below 100% AMI, the level that can be supported with CPA funds, and of these 380 earn within 80% AMI. Approximately 15% or 65 of these households are current renters as most of the other renters in this income range are already living in subsidized housing. The remaining 315 who are overspending and earning within this income range are current owners, many who are seniors and likely to have substantial equity in their homes but limited income on which to cover expenses.

Based on annual housing production goals of 20 units per year, the above indicators of need, the ability to count all units in the SHI for Chapter 40B rental developments, and the fact that state subsidy funds are primarily available for rentals, family units in particular, this Housing Needs Assessment recommends the distribution of priority housing needs summarized in Table 5-17. The specific strategies to address these needs will be included in the production goals and Action Plan of the Housing

Production Plan which will focus on new housing creation but also on other strategies, including zoning to support local housing needs.

Table 5-17: Summary of Housing Production Goals Based on Priority Needs

| Type of Units | Target Populations | Annual Goals | 5-Year Goals |
|-----------------------|---|---------------------|---------------------|
| Rental housing | Seniors (40%) | 8 | 40 |
| | Families (60%) | 12 | 60 |
| | Disabled (10% of all new units created) – handicapped accessible and/or with services | (2) | (10) |
| Total | | 20 | 100 |

6. CHALLENGES TO PRODUCING AFFORDABLE HOUSING

Weston has been poised to attract affluent family households as it relies on private septic systems, large-lot zoning and policies that favor single-family homes. Though these techniques have and will continue to limit the number of dwelling units in Town, they create significant challenges to meeting Weston's other housing goals. The Town intends, through the implementation of the Housing Production Plan, to create new affordable housing opportunities but the following obstacles will nevertheless present significant challenges to such development:

6.1 High Property Values

The Town's location near major highways and commuter rail as well as other considerable local amenities and regulations have produced a very high-end housing market as documented in Section 5.4. Town Assessor's data indicates that there are only eleven (11) units valued below \$400,000 with only another 200 units assessed between \$400,000 and \$600,000. The majority of units are assessed above \$1 million with a median value of \$1,165,700. Vacant land in residential zones ranges from \$372,500 for less than an acre on South Avenue to as high as \$2,664,600 for 6.78 acres on Windsor Way, the median at \$908,600 for 1.39 acres on Wellesley Street.

Certainly many long-term owners would not be able to afford to buy a home in Weston based on current values. Some seniors living on fixed incomes are finding that the increasing costs of living in tandem with home maintenance needs are making it difficult to remain in their homes. Children who were raised in town are increasingly unlikely to be able to return to the community to raise their own families. Also those interested in developing affordable housing are confronted with high affordability gaps between what the property costs to acquire and develop and what they can charge qualifying tenants or first-time homebuyers unless zoning relief is provided to allow for real economies of scale in construction costs as well as substantial subsidies.

Mitigation Measures

The Town, guided by this Housing Production Plan, will continue to proactively promote affordable housing, subsidizing such development through the conveyance of Town-owned property at a nominal price, the infusion of CPA or Housing Trust funds, and the leverage of other public and private resources to the greatest extent possible. The Town will also use regulatory controls through zoning and permitting to encourage and expedite developments that meet local housing policies and preferences.

6.2 Infrastructure

A major constraint and cost factor for new development relates to infrastructure, particularly the lack of sewer services throughout most of town. While there are special treatment facilities in several areas, including Regis College and other schools for example, all other properties must rely on septic systems. The dependence on septic not only raises concerns related to contamination from inadequate systems, but also significantly limits what can be built on any particular parcel. This limitation affects affordable housing development in particular that typically relies on more compact, denser development and economies of scale.

Mitigation Measures:

The Town will explore development where there may be opportunities to tap into existing wastewater treatment plants and will pay particular attention to insuring that any proposed development can be served by existing septic systems or can feasibly accommodate an expanded system.

6.3 Zoning

As is the case in most American communities, a zoning bylaw or ordinance is enacted to control the use of land including the patterns of housing development. Like most localities in the Commonwealth, Weston's Zoning Bylaw embraces zoning that maintains low housing densities in an effort to protect the environment and maintain its rural character. Such constraints, however, also limit the construction of affordable housing.

The Zoning Bylaw divides the town into eight (8) districts with minimum lot requirements ranging from 20,000 to 60,000 square feet in the four (4) single-family residence districts as indicated in Table 6-1. Zoning also requires substantial frontages and setbacks.

Table 6-1: Summary of Dimensional Requirements in Single-family Residence Districts

| District | Required Lot Area | Minimum Street Frontage/Lot Width | Minimum Setback from Lot Line |
|---------------------------|--------------------------|--|--------------------------------------|
| Single-family Residence A | 60,000 square feet | 250 feet | 45 feet |
| Single-family Residence B | 40,000 square feet | 200 feet | 35 feet |
| Single-family Residence C | 30,000 square feet | 175 feet | 25 feet |
| Single-family Residence D | 20,000 square feet | 150 feet | 20 feet |

Source: Town of Weston Zoning Bylaw, Section VI.B.

Multi-family development is limited under the Bylaw as shown in Table 6-2. Given these requirements, it is not surprising that developers are seeking zoning relief through the Chapter 40B comprehensive permit process.

Table 6-2: Summary of Dimensional Requirements in Multiple Dwelling Districts

| Minimum Requirements | District A | District B |
|--|-------------------|-------------------|
| Minimum lot area in square feet | 240,000 | 600,000 |
| Minimum street frontage on existing public way | 200 feet | 100 feet |
| Minimum setback from street side line of existing public way | 100 feet | 65 feet |
| Minimum setback from street centerline of existing public way | 125 feet | NA |
| Minimum setback from lot line | 100 feet (a) | 65 feet |
| Square feet of land per unit (b) | 30,000 | 10,000 |
| Number of units per building | 2 to 8 | 4 to 8 |
| Buffer maintained in natural state, or landscaped, around perimeter of lot | 50 feet | 25 feet |
| Minimum garage distance from lot line | 65 feet | 45 feet |
| Minimum setback from side line of road located within the lot | 20 | feet |
| Minimum setback from center line of road located within the lot | 45 feet | 45 feet |
| Maximum average number of bedrooms per unit | 2 | NA |
| Minimum floor area of living space in square feet | 750 | 750 |

Source: Town of Weston Zoning Bylaw, Section VI.C.

Notes:

- (a) In cases where a lot line is adjacent to permanent conservation land, a railroad, or certain other types of municipal open land which in themselves serve as buffers, the minimum setback from the lot line may be 65 feet.
- (b) The number of square feet of land per unit shall consist entirely of land outside the Wetlands and Flood Plain Protection District.

Zoning defines multi-family housing as two (2) units or more not including a single-family house with an accessory apartment. Multiple Dwelling District A has not been mapped and only two sites – Jericho Village (renamed Stonegate) and Merriam Village. Bylaw provisions allow the development of multi-family housing with four (4) units or less with Site Plan Approval, with five units or more also requiring a Special Permit. There are also no provisions for allowing mixed-use residential and commercial buildings in town.

Weston has made some progress in promoting smart growth development and affordable housing however, through the following zoning provisions:

- *Active Adult Residential Development (AARD)*²⁴
Highland Meadows was developed through the Active Adult Residential Development bylaw that was adopted to:
 - Provide alternative housing for a maturing population (all dwellings are limited to those 55 years of age or older);
 - Provide a type of housing which reduces residents' burdens of property maintenance as well as demands on municipal services;
 - Encourage the development of affordable housing for active adults with low and moderate income, as defined in 760 CMR 45.02 (at least 10% of the units must be affordable and eligible for inclusion in the SHI, however some or all of the affordable units may not be age-restricted); and
 - Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and land forms and the utilization of land in harmony with neighboring properties.

An AARD is allowed in Single-family Residence Districts A or B and Business District B with Concept Plan approval by a two-thirds vote of Town Meeting and subsequent Site Plan and Special Permit Approval by the Planning Boards. AARD's must also contain at least 40 acres and meet other requirements including but not limited to the following:

- At least two (2) parking spaces per unit.
- Frontage and setback requirements of underlying zoning.
- At least 45% of the land area must be preserved as open space with buildings arranged efficiently or clustered.
- Density bonuses are provided for more open space and/or affordable housing.
- Maximum of 1.5 units per acre, excluding affordable units.
- No more than four (4) units per building.
- All roads within the AARD are to remain private.

²⁴ Weston Zoning By-law, Section V.K.

- *Accessory Apartments*²⁵

Accessory apartments, either as an alteration to a single-family dwelling or conversion of a detached accessory building (garage, barn, or gate house) can help diversify the housing stock by providing smaller rental units for increasing numbers of smaller households. They are also typically more affordable and can provide income to cost burdened owners. Weston's zoning allows these units in any Residence District by Special Permit under the following conditions:

- The accessory unit is located on a lot that conforms to the lot area requirements of the particular Residence District.
- Construction of the structure to be converted, including any additions or enlargements, was completed at least ten (10) years prior to the date of the Special Permit application. Therefore the bylaw does not allow new additions to the converted structure nor new construction that includes an accessory unit.
- The alteration will not result in an increase in building coverage, unless for safety purposes, or substantial changes to the exterior of the structure.
- The single-family dwelling to be altered must contain at least 3,000 square feet of living area, not including unfinished basements or attics.
- The proposed accessory apartment must have at least 600 square feet of gross floor area and no more than 25% of the single-family dwelling's living space.
- The accessory unit must contain separate cooking facilities with one or two bathrooms but no more than two bedrooms.
- The Board of Health must issue a favorable recommendation concerning the suitability of the septic system to accommodate the accessory unit.
- There is sufficient space for at least one off-street parking space for the accessory apartment in addition to the off-street spaces required for the primary unit.
- The owner(s) of the property must reside in either the primary dwelling or accessory unit.
- A bond or cash deposit may be required for the performance of representations and agreements related to the Special Permit.
- The Special Permit will lapse with the transfer of the property unless the transferee applies for a renewal of the permit within six (6) months of the date of transfer.

- *Flexible Development*²⁶

Flexible development promotes greater flexibility and creativity in the design and layout of residential development, thus promoting smart growth principles. This allows for more compact development that will:

- Minimize the alteration of or damage to the natural and cultural features and topography of the land;
- Avoid undue adverse impacts of new development on existing homes and neighborhoods;
- Preserve wooded areas and other undeveloped open land particularly along Town roads; and
- Preserve the existing semi-rural appearance of the Town.

²⁵ Weston Zoning By-law, Section VI.G.

²⁶ Weston Zoning By-law, Section VI.H.

Unlike flexible zoning provisions in some other communities, Weston's bylaw does not include affordable housing requirements, limits development to single-family homes, and does not include density bonuses for specific public benefits.

Mitigation Measures

This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations and making them "friendlier" to the production of affordable housing and smart growth development. These strategies include modifying existing multi-family housing zoning, amending the Active Adult Residential Development (AARD) bylaw, exploring Chapter 40R/40s Smart Growth Overlay Districts, amending the Zoning Bylaw to promote assisted living developments, and using the "friendly 40B" process through the state's Local Initiative Program (LIP).

6.4 Environmental Concerns

Weston has historical concerns for its natural assets including a high priority for preserving its open space. Almost 60% of the community's land area includes forest, wetlands and open space with about 2,000 acres of protected open space which is the equivalent of more than three (3) square miles or almost one-fifth of the Town's land area. The Town also has 90 miles of trails, fire roads and hilltop outlooks that have been preserved for public use.

A recent effort to continue to promote the preservation of important land area is the Town's purchase of the 62.5-acre Case Estates from Harvard University. The property is the location of a former farm with gardens, orchards and wooded area in addition to a few existing structures. The property is not currently occupied or used for agricultural purposes but portions are used for passive recreation. The Town is currently in the process of removing some contaminated soil over about 7.1 acres of the property. Eliminating this contamination is a high priority before promoting its continued use for recreation and other potential uses. About 6,000 square feet of the proposed excavation area is located within the 100-foot Buffer Zone of bordering vegetated wetlands which will provide important remediation to these environmentally sensitive areas.

The Town also has abundant wildlife that includes some rare and endangered species such as the Blue-spotted Salamander, Sharp-shinned Hawk, Swollen Wedgemussel, Henslow's Sparrow, Eastern Pondmussel, Bridle Shiner (fish), Mustard White Butterfly, and the Eastern Box Turtle. Moreover there are numbers of plants that are also endangered, threatened or of special concern.

The state has identified a number of areas of the town that are of potential regional or statewide importance. All of these issues are considerations with respect to the appropriateness of new development.

Mitigation Measures

The Town will carefully assess the impacts of any new development in order to reduce any adverse environmental affects. The Town is also committed to preserving and acquiring environmentally sensitive parcels and continuing resident education on the importance of protecting the environment.

6.5 Transportation

Part of Weston's appeal, including its high housing prices, can be tied to its pivotal location in relationship to major highways and commuter rail. Principal highways, including Route 128/I-95 as well as the Massachusetts Turnpike dissect the town and in fact intersect in the community. State Routes 20, 30 and 117 also provide excellent access across the town and to other Metro West communities.

Commuter rail service to Boston is available from Hastings and Kendal Green with travel times of only about 30 minutes. Bus service is also provided by the MBTA to four (4) locations in Boston.

Weston's Council on Aging also provides van transportation to support the needs of local seniors in getting to important appointments, services, shopping and special activities. Besides these seniors, those residents who do not live in proximity to the commuter rail or bus must rely on a car which can be a significant cost burden to low and moderate-income individuals and families.

Mitigation Measures

Opportunities to direct development to areas that are most conducive to higher densities, in that they are closer to commuter rail and highway networks, may serve to reduce transportation problems somewhat.

6.6 School Enrollment

The Weston School District enrollment has remained relatively stable in the recent past with a reported student enrollment of 2,179 students for the 2014-2015 school year, down from a high of 2,416 students in 2007-2008 but a bit higher than the 2,220 students in 2000-2001. Enrollment projections suggest continued declines to 1,744 students by 2025/2026. Given total preschool through high school census estimates of 2,915 students, a considerable number of local children, about one-third, attend private schools.

Mitigation Measures:

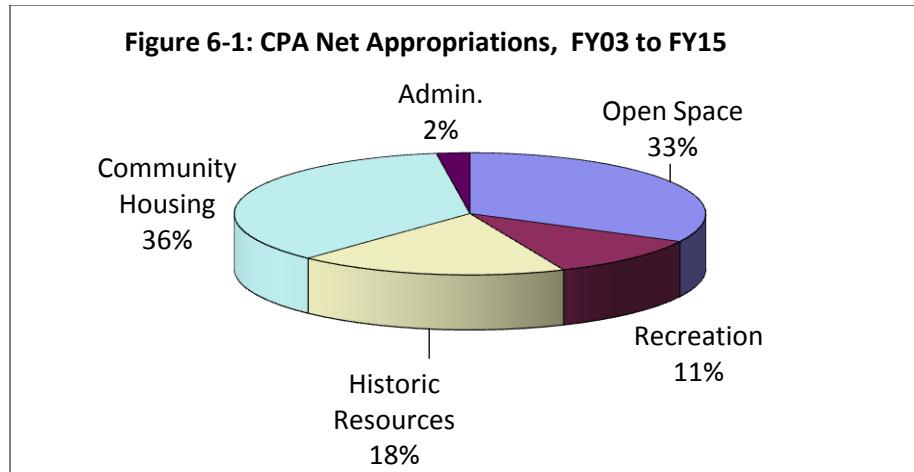
Despite declining enrollments, the Town will prepare school enrollment projections for any new development. This Housing Production Plan also suggests that the Town create a Smart Growth Overlay District through the state's Chapter 40R and 40S programs, with 40S insuring that the Town will incur no net increase in school costs related to students moving into the housing created in the Overlay District. Additionally, a substantial portion of the housing created will be through multi-family rental development which involves smaller households with far fewer children. For example, according to 2013 census estimates, the average household size of renters was 1.49 persons compared to 3.06 persons for owner-occupied units.

6.7 Availability of Subsidy Funds

State and federal financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budget cuts over the years making funding more limited and extremely competitive. Communities are finding it increasingly challenging to secure necessary funding for new community housing development.

Weston does have an important local resource for subsidizing affordable housing – Community Preservation Act (CPA) funding. At least 10% of CPA funds must be directed to community housing activities. Since the Town's approval of CPA in 2001, at the highest 3% surcharge, approximately \$10,318,788 has been targeted to community housing activities that represents about 36% of all CPA funds, higher than any of the other categories of use.²⁷

²⁷ Includes net appropriations as of August 6, 2015.



Major housing activities that have been funded through FY15 are listed in Table 6-3.

Table 6-3: CPA Allocations for Community Housing Through FY15

| Project | Allocation | Status |
|---|-------------|--|
| 809-811 Boston Post Road | \$160,000 | Completed |
| Brook School Apartments Debt Service (Building D) | \$3,484,005 | Annual debt service expenditures from 2005 through 2025 with \$2,406 returned for a net appropriation of \$3,481,599 |
| Brook School Apartments Feasibility Study | \$28,800 | Completed |
| Brook School Apartments Envelope | \$1,237,500 | Completed |
| Jones Road | \$92,000 | Completed with \$865 returned for a net appropriation of \$91,135 |
| Pine Street | \$759,666 | Completed and \$67,447 returned for a net appropriation of \$692,219 |
| Love Lane | \$300,000 | Completed |
| Warren Avenue Feasibility | \$100,000 | Completed |
| Warren Avenue Design Fees and Other Predevelopment Work | \$180,000 | Completed |
| Warren Avenue Construction | \$2,688,500 | In progress |
| Viles Street | \$1,188,100 | In progress |
| Affordable Housing Consultant | \$45,000 | \$24,370 unexpended |
| Housing Staff Assistance (HP Administrator and RHSO) | \$145,631 | Completed with \$19,696 returned for a net of \$125,935 expended |

Source: Community Preservation Committee, August 4, 2015

The Weston Affordable Housing Trust should be another source of funding, however since its establishment in 2011, it has focused on the Warren Avenue development and has received CPA funding in support of this effort. It is expected that the Housing Trust will have a significant role in the implementation of the Housing Production Plan and additional resources to capitalize the fund will be necessary.

Mitigations Measures

This Housing Plan provides guidance on the use of Community Preservation Funds and Housing Trust Funds that will enable the Town to support the production of new affordable units and leverage other public and private funding sources.

6.8 Community Perceptions

In most communities, residents are concerned about the impacts that new development have on local services and the quality of life. They may also have negative impressions of subsidized housing and question whether there is a real need for such development in their town. Therefore, local opposition to new affordable units is more the norm than the exception. On the other hand, given such extraordinarily high real estate prices and community education, more people can come to recognize that the new kindergarten teacher, their grown children, a recently divorced friend, or even their elderly neighbor may not be able to afford to live or remain in the community without more diversity and affordability in the Town's housing stock. Also, once residents understand that the Town may be able to reserve up to 70% of the affordable units in any new development for those who live or work in Weston, referred to as "local preference" units, greater local support for new housing initiatives may be more forthcoming.

Mitigation Measures:

It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information on housing issues, whether they relate to zoning or new development, but have genuine opportunities for input. Strategy 1 under Goal #1 specifically articulates the Town's intention to provide wide-ranging opportunities for community outreach and civic engagement.

7. HOUSING PRODUCTION GOALS

The Massachusetts Department of Housing and Community Development (DHCD) introduced the Planned Production Program in December 2002, in accordance with regulations that were meant to provide municipalities with greater local control over housing development. Under the Program, cities and towns were required to prepare and adopt a Housing Plan that demonstrated the production of an increase of .75% over one year or 1.5% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.²⁸ If DHCD certified that the locality had complied with its annual goals or that it had met two-year goals, the Town could, through its Zoning Board of Appeals, potentially deny what it considered inappropriate comprehensive permit applications for one or two-years, respectively.²⁹

In 2008, changes to Chapter 40B regulations and guidelines established some new rules that superseded previous requirements.³⁰ For example, Planned Production Plans are now referred to as Housing Production Plans. Moreover, annual goals changed from 0.75% of the community's year-round housing stock to 0.50%, meaning that Weston will now have to produce at least 20 affordable units annually to meet annual production goals, still a formidable challenge. If the Town produces 40 affordable units in any calendar year, it will have a two-year period during which it will likely be able deny inappropriate 40B applications that do not meet local needs, without the developer's very limited ability to appeal the decision.

Using the priority needs established in Section 5.7 and the strategies summarized under Section 8, the Town of Weston has developed a Housing Production Program to chart affordable housing activity over the next five (5) years. The production goals are best guesses at this time, and there is likely to be significant fluidity in these estimates from year to year.

²⁸ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

²⁹ If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

³⁰ Massachusetts General Law Chapter 40B, 760 CMR 56.00.

Table 7-1: Weston Housing Production Goals

| Strategies by Year Name/Housing Type | Affordable SHI Units | Market Units or Ineligible SHI Units | Total # Units |
|--|---------------------------------|---|----------------------|
| Year 1 – 2016 | | | |
| Brook School Apartments/senior rental on Town-owned property | 14 | 0 | 14 |
| 131-133 Wellesley Street/Rand House and School House on Case Estates/rental housing on Town-owned property | 3 | 0 | 3 |
| <i>Subtotal</i> | <i>17</i> | <i>0</i> | <i>17</i> |
| Year 2 – 2017 | | | |
| Boston Properties/rental housing on private property through the “friendly 40B” process or Chapter 40R/40S Smart Growth Zoning | 200* | 150 | 200 |
| 216-218 Boston Post Road/rentals on privately-donated property | 4 | 0 | 4 |
| <i>Subtotal</i> | <i>204</i> | <i>150</i> | <i>204</i> |
| Year 3 – 2018 | | | |
| Covered under Year 2 | | | |
| Year 4 – 2019 | | | |
| Private development with institutional partner/rentals through the “friendly 40B” process | 40* | 30 | 40 |
| <i>Subtotal</i> | <i>40</i> | <i>30</i> | <i>40</i> |
| Year 5 – 2020 | | | |
| Covered under Year 4 | | | |
| Total | 261 | 180 | 261 |

* All units in a Chapter 40B rental development are eligible for inclusion in the SHI even though only 20% (with affordability at 50% AMI) or 25% (with affordability at 80% AMI) are required to be actually affordable.

8. HOUSING STRATEGIES

The strategies outlined below are derived primarily from the priority housing needs identified in Section 5.7, research on development opportunities, interviews and meetings as part of the planning process, existing local initiatives and resources, and the experience of other comparable localities in the area and throughout the Commonwealth. The strategies are grouped according to three specific strategic goals that include:

1. Promote greater local capacity to produce affordable housing
2. Amend zoning to promote affordable housing and smart growth development
3. Partner with developers to leverage other public and private resources

The strategies are also categorized according to priority – those higher priority short-term actions to be implemented within Years 1 and 2, more middle-term strategies for implementation in Years 3 to 5, and longer-term strategies for consideration beyond Year 5. A summary of these actions is included in Table 1-2 of the Executive Summary.

The strategies also reflect state guidelines that require communities to address all of the following major categories of strategies to the greatest extent applicable:³¹

- *Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal;*
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
- *Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing.*
- *Participation in regional collaborations addressing housing development*

It should be noted that a major goal of this Plan is not only to strive to meet annual housing production goals and eventually the state's 10% affordability threshold under Chapter 40B, but to also to serve the range of local needs. Consequently, there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples include the promotion of accessory apartments and mixed-income housing that includes "community housing" or "workforce housing" units)³². More commonly, housing affordability is being referred to as either little "a" affordability, meaning that the units do not meet all state

³¹ Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

³² Community housing generally refers to units directed to those earning between 80% and 100% AMI, whereas workforce housing often refers to units directed to those earning between 80% and 120% or even 140% or 150% AMI, for example, but still priced out of the private housing market.

requirements for inclusion in the Subsidized Housing Inventory (SHI) but still serve local housing needs, versus big “A” affordability for those units that can be counted as part of the SHI.

The Town will also encourage developers to incorporate universal design and visitability standards, particularly given the high and increasing number of older adults in the community, in addition to enhanced energy efficiency standards. The Town’s *Policies and Preferences for Affordable Housing*, prepared in 2010, also provide important guidance to developers on the Town’s development priorities.

Within the context of these compliance issues, local needs, existing resources, and affordability requirements; the following housing goals and strategies are proposed. **It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through appropriate regulatory channels.**

GOAL 1: PROMOTE GREATER LOCAL CAPACITY TO PRODUCE AFFORDABLE HOUSING

Strategy 1: Conduct Substantial Community Outreach

Responsible Party: Housing Partnership working with all sponsors of affordable housing-related initiatives

Timeframe: Short Term and Ongoing

Current Status: The Housing Production Plan Steering Committee embarked on a substantial community outreach process in the preparation of this Housing Plan that included the following major activities:

- *Bi-weekly Public Meetings*
- *Interviews with Key Local and Regional Housing Stakeholders (Staff, Consultants, Organizations/Project Managers, etc.)*
- *Meetings with Representatives of Relevant Boards and Committees*
- *Meetings with Local Housing and Civic Organizations*
- *Meetings with Potential Development Partners*
- *Stakeholder Meetings*
- *Public Forums and Workshops*
- *Articles in the Town Crier newspaper*

Next Steps: Most of the strategies included in this HPP will rely on local approvals. Consequently, as the Town moves forward toward implementing this Plan, it intends to undertake a concerted effort to promote continued civic engagement in all housing-related activities. This outreach will be essential for informing local leaders and residents about proposed initiatives, obtaining important community feedback, and ultimately garnering essential local support.

The Town anticipates using the following important approaches in conducting public outreach and maximizing local input into all proposed housing activities:

- *Town Website*
- *Cable Access TV*
- *Feature Articles*

- *Special PowerPoint Presentations*
- *Written Materials*
- *Meetings with Relevant Boards and Committees*
- *Stakeholder Meetings*
- *Public Forums*
- *Meetings with Abutters*
- *Annual Housing Summits*

The Housing Partnership, whose mission is to increase public awareness on affordable housing, will support the work of the sponsoring entity of any proposed housing initiative (Zoning Board of Appeals, Planning Board, Housing Trust, Elderly Housing Committee, etc.) to make sure there are ample opportunities to engage the community and address questions and concerns.

Required Resources: In addition to the donated time of members of the Housing Partnership and other sponsors of particular housing initiatives, some staff support will also be required.

Strategy 2: Capitalize the Housing Trust

Responsible Party: Board of Selectmen and Community Preservation Committee
Timeframe: Short Term

Current Status: The Housing Trust received \$2,688,500 in CPA funding towards the feasibility analyses, design and construction of the Warren Avenue project. To explore other development opportunities, it will be necessary to provide the Housing Trust with additional resources to conduct further feasibility analyses, undertake potential design work, prepare Requests for Proposals, and subsidize construction costs among other activities.

Models for Capitalizing Housing Trusts

Some communities have decided to commit Community Preservation Act (CPA) funding on an annual basis to Housing Trusts without targeting the funding to any specific initiative. For example, the Towns of Grafton and Sudbury have been directing 10% of their annual CPA allocation to their Trust Funds and encourage the Trust to apply for additional CPA funds for specific projects. Scituate's Town Meeting funded its Housing Trust with \$700,000 of Community Preservation funding from its community housing reserves. The Town of Harwich has committed lease payments from its cell tower as well as sale proceeds of a Town-owned property (fetching more than a million dollars) to its Housing Trust Fund. Towns with inclusionary zoning bylaws that allow cash in lieu of actual affordable units have also used these funds to capitalize their Housing Trusts, and other communities have obtained funding from developers through negotiations on proposed developments or excess profits from Chapter 40B developments for example.

Next Steps: The Housing Trust should prepare proposals for what resources they will require to take the next steps in implementing this HPP and meet with the Community Preservation Committee to discuss funding needs. For example, as the Housing Trust explores additional projects for development as part of this HPP, it will need to determine the suitability of development alternatives and opportunities through preliminary feasibility analyses including activities related to survey and engineering, financial feasibility, potential design work, and legal issues for example.

The Housing Trust proposal should include a request that at least 10% of the Town's annual CPA allocation (local surcharge and state match) be used to capitalize the Housing Trust with the option of additional funding based on need. This funding would also require Town Meeting approval. Other opportunities to capitalize the Housing Trust should also be explored including donations (funding and property), negotiations with developers, cash in lieu of affordable units through zoning bylaws that include some affordability requirements, special fundraisers, grants, etc.

Required Resources: The Housing Trust received \$280,000 in CPA funding for preliminary feasibility work, including design, for its Warren Avenue project. It can be expected that at least if not more than this amount would be required to conduct preliminary feasibility work on Town-owned parcels identified in this HPP. Additional funding will also be required to subsidize construction costs, the amounts dependent on the type and size of the project, target incomes, the percentage of affordable units, and other considerations that would require funds beyond the internal subsidies available in Chapter 40B projects.

Strategy 3: Enhance Communication and Coordination of Housing Activities and Consider Future Consolidation of Housing Responsibilities – Governance

Responsible Party: Board of Selectmen

Timeframe: Middle to Long Term

Current Status: There are a number of Town boards and committees that have some designated responsibilities for housing, including affordable housing, such as the Community Preservation Committee, Planning Board, Zoning Board of Appeals, and Permanent Building Committee. The following committees, however, focus solely on housing and are therefore pivotal to the development and implementation of this Housing Production Plan:

- *The Housing Partnership*
Growing out of the former Housing Needs Committee, the Housing Partnership was established in 2008 as the strategic planning entity for maximizing local control over affordable housing development and proactively addressing the range of local housing needs. The Partnership has been charged with participating in the review of Chapter 40B proposals, serving as a resource to developers, increasing public awareness about the needs and opportunities for affordable housing, and developing a set of *Priorities and Criteria* on affordable housing development in Weston to guide developers and Town boards.
- *Affordable Housing Trust*
The Town established the Weston Affordable Housing Trust in 2011 to serve as the implementing entity with respect to Town efforts to create affordable housing opportunities. Shortly after, in May 2012, the Town approved the conveyance of Town-owned property at the end of Warren Avenue to develop seven (7) rental units, four (4) to those earning at or below 80% AMI and the remaining three (3) to those earning between 80% and 100% AMI. The Trust has been focusing on this development since then with occupancy planned for early 2016.
- *Elderly Housing Committee*
The Elderly Housing Committee is responsible for assessing needs and promoting housing for seniors which has included the management of the Brook School Apartments. The Committee

has overseen the development of four (4) buildings at the Brook School that now include 75 total rental units of which 55 are offered at subsidized rents, calculated at 30% of tenant household income, with market rents of about \$1,600.

The division of local responsibilities for housing with a Housing Partnership accountable for strategic planning and project review plus a Housing Trust focused on fiscal management of a Housing Trust Fund and the implementation of housing activities is not an unusual structure for coordinating local housing activities. What is unusual in Weston's model is the level of Town control in development.

Most communities do not elect to serve as developer but choose instead to partner with affordable housing developers, both for profit and non-profit, in the development of Town-owned property by issuing Requests for Proposals (RFP). The RFP articulates the Town's terms and conditions for the development as well as selection criteria for bringing in a development team and proposal that best meets local priorities for the best value. By conveying the property through a sale or lease to a developer, Chapter 30B procurement rules are not triggered and thus project costs are typically significantly lower. Moreover, most communities do not have the expertise to serve as the affordable housing developer nor want the headaches and risks that are often associated with such development. If state or federal subsidies are involved, it is also beneficial to partner with a developer with a proven track record of obtaining these subsidies, which are increasingly more limited and competitive.

While the Town has assumed the roles of both owner and developer for the Brook School Apartments and Warren Avenue with the Elderly Housing Committee and Housing Trust responsible for oversight, respectively (with the Permanent Building Committee responsible for construction), it may be pragmatic to focus instead on partnerships with developers on most future projects, particularly when several projects might be in the pipeline simultaneously as is likely to occur in the course of implementing this HPP. Because the Housing Trust has been heroically and completely focused on the Warren Avenue project, it has not been able to turn its attention to other potential development opportunities.

If the Housing Trust is able to shift its focus from hands-on development to actively exploring and analyzing development opportunities, it will be able to handle a number of activities simultaneously. In this capacity the respective roles and responsibilities of the Housing Partnership and Housing Trust begin to blur somewhat. For example, the Housing Partnership's responsibility for strategic planning for new development, including identifying land that might be suitable for housing development and opportunities for acquiring these sites, overlaps a major element of the Housing Trust's mission. Given the Housing Trust's experience in developing Warren Avenue, it may be in a good position to also review other developers' proposals that seek to build affordable housing in Weston, a function that is currently assigned the Housing Partnership.

Many communities have decided to maintain a single housing board or committee to oversee housing-related projects and issues, including the implementation of a Housing Production Plan. Some have found that it has been challenging to attract the necessary interest and expertise to two separate housing entities (and in Weston's situation there are three such committees) and have preferred to concentrate on developing the appropriate capacity on a single board, typically a Housing Trust that brings with it the advantage of a number of additional statutory powers. Other anticipated outcomes of a single entity include greater accountability and improved coordination of housing activities.

Table 8-1 summarizes the configurations for a number of communities in the area ranging from no municipal housing entities in Dedham and Needham at this time to several entities in Lincoln. Most of the communities have a single entity, typically a Housing Trust or Housing Development Corporation.

Table 8-1: Housing Entities in Nearby Communities

| Community | Housing Entity |
|------------------|--|
| Acton | Acton Housing Development Corporation ³³ |
| Bedford | Housing Partnership and Housing Trust with many overlapping members (the entities meet consecutively on the same date) |
| Belmont | Housing Trust |
| Carlisle | Housing Trust |
| Concord | Concord Housing Development Corporation |
| Dedham | Nothing besides the Housing Authority |
| Dover | Housing Partnership |
| Lexington | Housing Partnership and LexHAB (development entity) |
| Lincoln | Affordable Housing Coalition made up of Housing Commission, Housing Trust and Lincoln Foundation |
| Needham | Nothing besides the Housing Authority but considering a Housing Trust |
| Stow | Housing Trust with an Inactive Housing Partnership |
| Sudbury | Housing Trust |
| Wellesley | Housing Development Corporation |
| Winchester | Housing Partnership |

Next Steps: If the Housing Trust chooses to adopt a different model of housing development in the future, partnering with a selected developer instead of assuming the role of developer itself, it will be important for the Trust to more clearly define its role and specific responsibilities vis a vis the Housing Partnership. Once the implementation of the HPP begins in earnest, the Housing Partnership and Housing Trust will schedule joint meetings to discuss respective activities, maintain active communication, and insure the effective and efficient coordination of housing development. Because the expansion of the Brook School Apartments is anticipated to be a key short-term component of the HPP, regular communication that includes the Elderly Housing Committee must also be addressed, including joint meetings of all three (3) entities.

Some discussion may be warranted about eventually folding the Housing Partnership and its responsibilities into an expanded Housing Trust that becomes responsible for the oversight of affordable housing activities in Weston, particularly the implementation of this HPP. The turnover of key committee members in the future may present a compelling rationale to explore such a consolidation of entities. The most important consideration is that the members have the requisite expertise and interest to make important contributions to an enhanced Housing Trust, even integrating key Housing Partnership members into the Trust.

Required Resources: Ongoing communication and coordination among the various Town housing entities will create the need for additional meetings and likely some modest increases in the donated

³³ The Action Community Housing Corporation was created in 1996 by a home rule petition to serve as the Town's initial contact with developers of affordable housing projects, providing early input on proposals and monitoring the affordability of units once produced.

time of committee members as well as staff time. If there is a future decision to merge the responsibilities of the Housing Partnership into those of the Housing Trust, there may be some corresponding rearrangement of staffing needs. Moreover, as the Housing Trust explores potential development opportunities, it will need ongoing CPA funding to support preliminary feasibility work (engineering, financial feasibility, legal, etc.).

Strategy 4: Consider Future Consolidation of Housing Responsibilities – Staffing

Responsible Party: Board of Selectmen

Timeframe: Middle to Long Term

Current Status: Housing activities are currently divided among the following staff persons and consultants:

- *Housing Partnership Administrator*
The Housing Partnership Administrator’s position includes CPA funding for the equivalent of about 2½ hours per week to staff the Housing Partnership. The Administrator is also responsible for staffing the Zoning Board of Appeals which absorbs most of her time and focus, and for which she has considerable expertise, including the comprehensive permit process. Because the Housing Partnership developed Town Policies and Preferences with respect to affordable housing development and applies these guidelines when it reviews and comments on such development proposals, including Chapter 40B projects, it makes sense for this Administrator to staff the Partnership. However, based on the limited time allocated to the Housing Partnership and need for staff support on other Partnership activities (such as advocacy, education, identifying sites, recommending zoning changes, etc.), it may be prudent at some point in the future to significantly increase the allocated staff time for Partnership activities and/or bring on another housing professional to support the Housing Partnership with the Administrator maintaining her important work with the Housing Partnership on the review of development proposals, 40B developments in particular, that dovetail with ZBA activities.
- *Housing Trust Administrator*
The Housing Trust Administrator is designated to work on housing activities that generally also involves about 2½ hours per week of her part-time schedule. The time devoted to Housing Trust issues has varied somewhat, consuming much more time last year due to the Warren Avenue development. The Administrator also staffs the Community Preservation Committee and has supported some Historic Commission work as well in the past. The position is totally covered by CPA administrative funds. Once again, given the limited time typically allocated to housing-related functions, it may be necessary to approve an increase in the amount of staff time/funding devoted to housing or shift the housing-related functions to another position.
- *Brook School Apartments Manager*
The Brook School Apartments Manager works full-time in managing the Brook School property and is projected to also be responsible for the management of the Warren Avenue units and a potential expansion of the Brook School Apartments. Such a Town position is relatively rare as most Town governments do not own and manage housing. Because property management is a challenging and demanding profession that relies on specialized expertise, having a skilled professional on site has been an essential ingredient to the success of the Brook School development. As the number of local rental units expands however, it will be necessary to

provide greater staff support for this Manager and/or insure that any new rental development incorporates a private property manager with a proven track record.

- *Town Planner*
The Town Planner's primary responsibility is to staff the Planning Board, however responsibilities of staffing the Housing Production Plan Steering Committee was also initially assumed by the Town Planner early in the planning process.
- *Regional Housing Services Office (RHSO)*
The Regional Housing Services Office was established as a collaborative effort among the six communities of Acton, Bedford, Burlington, Concord, Lexington, Sudbury, and Weston to provide assistance in planning, permitting, monitoring, maintaining, and increasing their inventory of affordable housing. Each participating community pays an annual membership fee to the Town of Concord to cover the Office's expenses. This fee provides access to part-time consultants with expertise in affordable housing, funded by Community Preservation Funds. Given the recognized expertise of the RHSO consultants in providing a wide range of housing services, the Office could potentially expand its role in Weston beyond current responsibilities for overseeing the SHI, monitoring affordability and conducting some lotteries.
- *Metro West Collaborative Development*
The Metro West Collaborative Development is a private non-profit organization that operates in 15 Metro West communities, including Weston, on issues related to creating and preserving affordable housing. The organization is currently serving as marketing and lottery agent for the Town's Warren Avenue project.
- *Weston Affordable Housing Foundation, Inc. (WAHFI)*
WAHFI is a private, non-profit organization that was created to help meet Weston's need for affordable housing and has developed and manages several small rental projects in town. While the organization does not provide direct staff or consultant services to the Town, it nevertheless and has the capacity to continue to partner with the Town on new small-scale development opportunities.

Despite this diffused staffing structure, the clearly defined nature of respective roles and responsibilities has contributed to a system that, perhaps even surprisingly, appears to be working. While some of these staff persons and consultants are allocated relatively little time to focus on the housing-related work to which they are assigned, less than a few hours per week on average, their commitment, interest and experience in performing these tasks have produced good results. Nevertheless, as existing staff potentially turns over and job responsibilities increase due to the demands of implementing this Housing Production Plan, it may be advisable to consolidate some job functions in the future. Such consolidation, with increased funding, might serve the following purposes:

- Insure that there is the necessary accountability and expertise on board in the event of staff turnover, expanding responsibilities, and other demands associated with implementing the HPP.
- Enhance communication among various Town boards and committees involved in housing given the involvement of a housing professional that supports multiple committees.
- Reduce some potential confusion about who to contact when a particular housing issue arises.

- Accommodate some potential reshuffling of housing-related responsibilities among local boards and committees.

Weston's current division of housing-related responsibilities is unique, and there are more typical models for staffing municipal housing activities. For example, many towns are using their CPA funding and hiring housing consultants (usually referred to as Affordable Housing Specialists or Housing Coordinators) on a part-time basis to oversee their housing activities based on a defined Scope of Services. The Town is already doing this to some extent with RHSO and the Metro West CD, but typically the Scope of Services is broader than the current arrangement with additional responsibilities for staffing the local housing partnership and/or trust, providing technical input into affordable housing development proposals, conducting outreach and advocacy on the range of affordable housing issues, coordinating planning activities, implementing strategies included in the Town's Housing Plan, supporting efforts to obtain necessary funding for housing developments, etc. Some communities have also brought this expertise on board as staff with on-site regular hours, typically working for the Town Planner.

Next Steps: Given the sound performance of the existing individuals and consultants, there should be no rush to make structural staffing changes. However, as time passes and demands on existing staff increase with possible staff turnover as well, it may be necessary to reconsider the current configuration. Clearly more CPA funding will need to be committed to housing given the ambitious nature of this HPP. Additionally, if there is some future consolidation of the Housing Partnership and Housing Trust, as mentioned for eventual consideration in Strategy 3 above, the division of staffing responsibilities will have to be rethought.

Several options might be considered:

- Expand RHSO's Scope of Services and time commitment to incorporate additional activities related to implementing the HPP. Consideration of enhanced activities for the Metro West Collaborative Development might also be explored.
- Expand the number of hours available and job responsibilities for the Housing Partnership, and/or Housing Trust Administrators, and/or Town Planner.
- Consolidate the Housing Partnership and Housing Trust responsibilities under a single housing professional with the existing Housing Partnership Administrator working solely for the ZBA and the Housing Trust Administrator focusing on CPA activities with perhaps some additional time allocated to the Historic Commission. This could be accomplished through a housing consultant or other staff person.
 - In the case of a housing consultant, issue a Request for Proposals (RFP) to hire a part-time housing consultant to coordinate all major housing-related activities not related to the Planning Board, CPA and ZBA as defined in a Scope of Services as part of the RFP. CPA funding could be used to support this position. The consultant would report directly to either the Town Manager or Town Planner. This option would probably result in securing a more seasoned housing professional who, while simultaneously likely working on other consultant contracts, would be able to perform job responsibilities in an efficient, cost-effective manner. The position would also not involve costs related to staff benefits for Town employees.
 - In the case of a staff position, prepare a job description that includes the overall coordination of the HPP as well as staffing for the Housing Partnership and Housing

Trust. This position could also be supported by CPA under the supervision of the Town Manager or Town Planner. Under this scenario, it is likely that the person hired could be available on site at Town Hall for some regular work hours but the cost of the position would have to be sufficient to attract the required expertise plus associated job benefits.

Required Resources: The costs associated with all of these options would be based on the prescribed Scope of Services or job description. Based on an expanded housing agenda, the costs would also be higher than what is currently allocated for housing-related activities of approximately \$15,000 to \$20,000 per year not including the housing-related functions of the Town Planner.

Strategy 5: Maximize Local Preference in Unit Occupancy

Responsible Party: Housing Partnership
Timeframe: Short Term

Current Status: With approval from the subsidizing agency such as DHCD, state policies also enable municipalities to reserve up to 70% of the affordable units created in state subsidized developments, including comprehensive permit projects, for those who live, work or attend school in the community, referred to as “local preference” units.

Next Steps: The Town will pursue local preference approval from the state for each development that includes more than a single affordable unit through the following process:

- Demonstrate the need for local preference in an Affirmative Fair Housing Marketing and Resident Selection Plan that must be approved by the subsidizing agency, DHCD for LIP units.
- Justify the extent of the local preference (the percentage of the units proposed to be set-aside for local preference), that is how the documented local need, in the context of the size of the community, the size of the project and the regional need, justifies the proposed size of the local preference for a given project. In no case can the percentage exceed 70% of the affordable units in a project.
- Demonstrate that the proposed local preference will not have a disparate or discriminatory impact on protected classes.
- Provide the developer with the documentation required to support a local preference within three (3) months of final issuance of the comprehensive permit. Failure to comply with this requirement will be determined by the state that there is not a need for a local preference and it will not be approved as part of any Affirmative Fair Housing Marketing Plan or use restriction.

Sample documentation for local preference is included in Appendix 3.

The Housing Partnership will work with developers and their marketing/lottery agents in updating and augmenting the information (make more project specific to fully justify the 70% level) in Appendix 3 for inclusion in Affirmative Fair Housing Marketing and Resident Selection Plans and in obtaining approval from the subsidizing agency to allow local preference at the 70% level. The Housing Trust and Elderly Housing Committee will take the lead for particular developments for which they are the project sponsors.

Required Resources: Donated time from members of the Housing Partnership with staff support from the Housing Partnership Administrator.

GOAL 2: AMEND ZONING TO PROMOTE AFFORDABLE HOUSING AND SMART GROWTH DEVELOPMENT

As with most communities, Weston’s Zoning Bylaw includes large lot zoning in most areas of town and other exclusionary provisions that constrain the development of affordable housing. This creates the likely need for regulatory relief for many residential developments that include affordable units, possibly through the “friendly” comprehensive permit process that overrides local zoning.

The Town of Weston should consider the following zoning-related strategies to promote the production of additional affordable units and to direct new development to appropriate locations. These actions can be considered as tools that the Town will have available to promote new housing opportunities, each applied to particular circumstances. These strategies enable new affordable unit creation that is more responsive to local needs and priorities.

It should also be noted that changes to Chapter 40B regulations several years ago expanded the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process and includes information provided by the municipality or other parties regarding *municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family districts and 40R overlay districts*.³⁴ Therefore, a community’s progress in reforming its land use provisions to promote affordable housing and smart growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive permit projects.

Strategy 1: Consider Modifying Existing Multi-family Zoning

Responsible Party: Planning Board
Timeframe: Short Term

Current Status: Weston’s Zoning Bylaw significantly limits multi-family housing development or almost all types of housing beyond single-family detached units. This is not a unique circumstance among communities in Massachusetts as many towns do not have any zoning in place to allow multi-family housing development and much of the state’s developable land area is limited to single-family units.

Weston’s Zoning Bylaw defines multi-family housing as two (2) or more dwelling units not including a single-family house with an accessory apartment. Table 6-2 in Section 6 of this Plan provides a summary of dimensional requirements of two (2) multi-family zoning districts, Multiple Dwelling District A and Multiple Dwelling District B. Multiple Dwelling District A has not been mapped and District B consists of only two (2) sites – Jericho Village (now called Stonegate) and Merriam Village.

Next Steps: The Planning Board in consultation with the Housing Partnership should modify existing zoning related Multiple Dwelling Districts to appropriately map these districts and incorporate language that would mandate the inclusion of affordable units.

³⁴ Massachusetts General Laws, Chapter 40B, Section 56.04.

The Planning Board should review inclusionary zoning provisions in other communities to determine the most appropriate requirements. For example Wellesley's inclusionary zoning provisions require that 20% of all units in projects of five (5) or more units be affordable and Newton's requirements include a 15% affordability level for projects of four (4) or more units.

It will also be important to provide sufficient incentives to developers to make sure that the incorporation of affordable units will be financially feasible. Incentives also reduce the risk of litigation from developers who claim that the mandatory inclusion of affordable units involves a "taking" of their property rights. In fact inclusionary zoning can be legally vulnerable if requirements make it impossible for the developer to earn a reasonable return on the project as a whole. Consequently, it would be prudent for the Town to add incentives, such as density bonuses, to cover these legal questions and insure that the zoning works economically.

Required Resources: Donated time of the Planning Board with support from the Housing Partnership as well as staffing from the Town Planner. It will be useful for the Town to consider hiring a consultant to assist the Town Planner with these zoning changes. These costs would be eligible CPA activities and staff technical assistance funding might be available from DHCD's Planning Assistance Toward Housing (PATH) Program.

Strategy 2: Consider Changes to the AARD Bylaw

Responsible Party: Planning Board
Timeframe: Middle Term

Current Status: The Town adopted an Active Adult Residential Development (AARD) bylaw to fulfill the following objectives:

- Provide alternative housing for a maturing population (all dwellings are limited to those 55 years of age or older);
- Provide a type of housing which reduces residents' burdens of property maintenance as well as demands on municipal services;
- Encourage the development of affordable housing for active adults with low and moderate income, as defined in 760 CMR 45.02 (at least 10% of the units must be affordable and eligible for inclusion in the SHI, however some or all of the affordable units may not be age-restricted); and
- Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and land forms and the utilization of land in harmony with neighboring properties.

This bylaw enabled the development of Highland Meadows that includes 62 units of which seven (7) are affordable and included in the SHI. Four (4) of the affordable units are in a four-unit building for families and the other three (3) units are age-restricted and scattered throughout the development. The market purchase prices were high, ranging from \$1.5 million for some of the smaller market units to almost \$5 million. On the other hand, the three-bedroom affordable family units sold for \$192,000 and the two-bedroom age-restricted units sold for \$178,500.

An AARD is allowed in Single-family Residence Districts A or B and Business District B with Concept Plan approval by a two-thirds vote of Town Meeting and subsequent Site Plan and Special Permit Approval by the Planning Boards. AARD's must also contain at least 40 acres and meet other requirements.

Next Steps: The Planning Board should modify the AARD bylaw to make additional developments more feasible by reducing the minimize site requirements to ten (10) acres. It may also consider increasing the affordability requirement to at least 15% of all units, perhaps even requiring another income tier of up to 150% AMI for those with somewhat higher incomes but still priced out of the local housing market.

Required Resources: Donated time of the Planning Board with support from the Housing Partnership as well as staffing from the Town Planner.

Strategy 3: Explore 40R/40S Smart Growth Zoning

Responsible Party: Planning Board
Timeframe: Short Term

Current Status: The State Legislature approved the Chapter 40R zoning tool for communities in 2004 in recognition that escalating housing prices, beyond the reach of increasing numbers of state residents, were causing graduates from area institutions of higher learning to relocate to other parts of the country in search of greater affordability. In essence, housing demand was outstripping housing supply and driving up housing prices. The statute enabled communities to establish Smart Growth Overlay Districts to promote smarter, more compact and denser development in appropriate locations.

The key components of 40R include:

- Allows local option to adopt Overlay Districts near transit, areas of concentrated development, commercial districts, rural village districts, and other suitable locations;
- Allows “as-of-right” residential development of minimum allowable densities;
- Provides that at least 20% of the units be affordable;³⁵
- Promotes mixed-use and infill development;
- Provides two (2) types of payments to municipalities (one based on the number of projected housing units in the District and another for each unit that receives a building permit); and
- Encourages open space and protects historic districts.

The state also enacted Chapter 40S under the Massachusetts General Law that provides additional benefits through insurance to municipalities that build affordable housing under 40R that they would not be saddled with the extra school costs caused by school-aged children who might move into this new housing. In effect, 40S is a complementary insurance plan for communities concerned about the impacts of a possible net increase in school costs due to new housing development in 40R Districts.

Almost 40 communities have created 40R Smart Growth Overlay Districts and others are in the process of being established. For example, Natick not only is expecting the two forms of subsidy provided directly by 40R as well

³⁵ If 25% of the units are affordable, all units in rental projects will count as part of the SHI.

as protection from added school costs from 40S, but also received significant state funding for its new high school as described below.

Model: 40R in Natick

Natick has been able to access \$1,434,000 in state funding to support new local development priorities including the building of a new high school and the redevelopment of former Natick Paperboard Factory site into 138 apartments and 12 townhouses by adopting a Chapter 40R Smart Growth Overlay District. The state gave the town \$820,000 towards the costs of its new high school because it was awarded an extra percentage point towards state funding from the Massachusetts School Building Authority due to its approval of a Chapter 40R district. It has also received \$200,000 from the state as an incentive payment for creating the 40R district and expects to receive another \$414,000 as housing development moves forward. Moreover, the Town is eligible for receiving additional state support from Chapter 40S that provides insurance to towns that build affordable housing under 40R that they would not be saddled with the extra school costs caused by school-aged children who might move into the new housing.

It is also worth noting that the Towns of Easton and Reading were able to avoid what they considered inappropriate Chapter 40B developments, largely by the state's recognition that these towns had in good faith been proactively promoting affordable housing by created 40R districts.

Next Steps: There are sites included in this Housing Production Plan that may be conducive to a Smart Growth Overlay District, where larger-scale and denser housing development is appropriate and where there may also be some integration of commercial uses. An example of such sites may be the Regis College or Boston Properties/Biogen properties.

The Weston Planning Board will explore such zoning during the early term of the implementation of this HPP to determine feasibility. Representatives from DHCD are also available to attend meetings to provide information on the program and answer questions.

The formal steps involved in creating the 40R Overlay District are as follows:

- The Town holds a public hearing as to whether to adopt an Overlay District per the requirements of 40R;
- The Town applies to DHCD prior to adopting the new zoning;
- DHCD reviews the application and issues a Letter of Eligibility if the new zoning satisfies the requirements of 40R;
- The Town adopts the new zoning through a two-thirds vote of Town Meeting subject to any modifications required by DHCD;
- The Town submits evidence of approval to DHCD upon the adoption of the new zoning; and
- DHCD issues a letter of approval, which indicates the number of projected units on which its subsidy is based and the amount of payment.

Required Resources: Donated time of members of the Planning Board to prepare the necessary zoning with time from the Town Planner and input/advocacy from the Housing Partnership. It will be important for the Town to hire a consultant to assist the Town Planner with this process. The state's Planning Assistance Toward Housing (PATH) Program could cover consultant fees as could CPA funding.

Strategy 4: Consider Changes to Promote Assisted Living Development

Responsible Party: Planning Board
Timeframe: Middle Term

Current Status: There are limited assisted living options in Weston, including Sunrise of Weston and Maplewood at Weston. Other than those two facilities, residents who require supportive services beyond what is available locally through the Council on Aging or other regional service providers typically must relocate to other communities. While a small sample of assisted living facilities integrate some affordability, most such units are extremely expensive. A nearby development in Lincoln, being redeveloped by Benchmark Senior Living, does incorporate some affordable units and might be a useful model to explore but would likely involve significant subsidies and challenges in obtaining state approval to have the units included in the SHI.

Also, as documented in the Housing Needs Assessment, the number of seniors has been growing as those 65 years of age and older climbed by 58% between 1980 and 2013, from 1,212 to 1,915 residents, while the population as a whole increased by only 3.3%. Of particular note were the frail elderly of at least age 85 who increased by 150% during these decades.

The Metropolitan Area Planning Council (MAPC) projects that the number of seniors will increase from 17.8% to 27.9% of all residents between 2010 and 2030, representing a gain of about 1,200 residents in this age category by 2030. Clearly housing alternatives to accommodate this increasing population of seniors – such as more handicapped accessibility, housing with supportive services, and units without substantial maintenance demands – should be considered in housing planning efforts. This includes mixed-income housing for those who can afford market units but wish to downsize and maintain a connection to the Weston community.

There are examples of senior housing developments that include supportive services, also integrating affordable units at varying income tiers such as Maple Woods in Wenham.

Model: Maple Woods in Wenham

Harborlight Community Partners is developing 60 units of rental housing in Wenham for those 55 years of age or older. The project will be built in two phases, each planned with 30 units. Most of the units will be targeted to those earning at or below 60% of area median income but some will include units for extremely low-income seniors with incomes below 30% AMI. All units will have 650 square feet and one bedroom with a patio, balcony or Juliette balcony. The project will also involve a full-time Property Manager and a part-time Service Coordinator available to provide programs and services to residents. This project involves the “friendly 40B” process, local CPA and Housing Trust Funds as well as state subsidies. It will further enable Wenham to surpass the 10% affordability threshold under Chapter 40B.

Next Steps: The Planning Board should explore a zoning provision that would encourage senior housing with supportive services to be developed in Weston, also incorporating language that would mandate the inclusion of affordable units. The alternative would be “friendly 40B” permitting through the state’s Local Initiative Program (LIP).

Required Resources: Donated time of members of the Planning Board to prepare the necessary zoning with time from the Town Planner and input/advocacy from the Housing Partnership.

GOAL 3: PARTNER WITH DEVELOPERS TO LEVERAGE OTHER PUBLIC AND PRIVATE RESOURCES

The following strategies describe Weston’s approach for producing new affordable housing. It will be important for the Town to partner with developers, non-profit and for profit, and potentially even other communities to create new housing opportunities.

Strategy 1: Make Suitable Public Property Available for Affordable Housing

Responsible Party: Board of Selectmen and Housing Trust

Timeframe: Short Term

Current Status: Weston has a long history of conveying Town-owned property for the purpose of creating affordable housing. Examples include the Brook School Apartments, Merriam Village, and Warren Avenue developments. The continued contribution or “bargain sale” of land or buildings owned by the Town but not essential for municipal purposes could enable Weston to take further proactive measures to address local housing needs and become certified under state Housing Production requirements.

The HPP Steering Committee actively studied a wide range of Town-owned properties that might potentially be appropriate and become available for affordable housing. It met with relevant boards and committees to discuss issues related to particular parcels and the measures that would be required to make development feasible. On November 7, 2015 it held a workshop to engage residents in the review of potential Town-owned sites and to discuss the criteria to be used in evaluating the appropriateness of these sites for some type of affordable housing development. These criteria include the elimination from consideration of the following types of properties:

- Conservation land
- Parkland including cemeteries
- Deed restricted land (Cat Rock and Leo J. Martin land)
- Wetlands, marshes and riverfront areas
- Land areas of less than five (5) acres established as non-buildable due to limitations of the number of houses due to site conditions and Weston’s zoning bylaws, and septic disposal requirements
- Land areas that would not support housing and co-exist with current uses
- Sites that would produce dangerous traffic conditions
- School property and the site of the old Field School

Union Studio Architects was also brought into the project to evaluate potential properties, make recommendations regarding siting and numbers of units, and provide visual illustrations of development options.

Through the course of evaluating a wide range of Town-owned properties, the HPP Steering Committee is recommending the following potential sites for inclusion in this Plan:

- *Expansion of Brook School Apartments*
The Brook School Apartments, which is owned and managed by the Town of Weston, includes 75 units of senior housing in several buildings on School Street near the Town Center. There is additional land to expand the development with septic capacity for another 14 units.
- *Existing buildings at 131-133 Wellesley Street*
Part of the Case Estates that the Town acquired from Harvard University, this property includes three (3) existing structures – a small schoolhouse, a single-family house, and a barn. Although the barn has been determined to be unsuitable for conversion to housing, the other two (2) properties are likely to be feasibly rehabilitated and made affordable with subsidies.

Next Steps: The Town will undertake the necessary due diligence to determine project feasibility of Town-owned sites. To accomplish this, it will be necessary to obtain funding from the Community Preservation Committee (CPC) for preliminary feasibility work that includes initial environmental testing, a financial feasibility analysis, potential design work, legal support, etc. These parties will also need to work with other Town boards and committees such as the Housing Partnership, Elderly Housing Committee, Planning Board, Recreation Commission, Board of Health, Conservation Commission, etc. to identify the range of development issues for each site, determine how such issues may be resolved, and to pragmatically prioritize projects.

Fundamental to this Housing Production Plan and its approach to development is substantial community outreach as described under Goal 1, Strategy 1 above. Town Meeting approval of the conveyance of the property for affordable housing as well as CPA funds will also be required.

The first year of the housing production goals (see Table 7-1) suggests an expansion of the Brook School Apartments with 14 units, which is the limit that can be built under existing septic capacity. The Elderly Housing Committee served as primary developer in the past and continues to manage the existing development. This HPP recommends that the Elderly Housing Committee continue to take the lead in the development process, working with the Housing Trust and other relevant Town boards and committees as appropriate.

With respect to other future development of Town-owned property, including 131-133 Wellesley Road, the Town should pursue partnerships with selected developers, whether for profit or non-profit, through the issuance of a Request for Proposals (RFP) based on the Town's specified terms and conditions. The issuance of an RFP typically occurs after Town Meeting approval of the property disposition for affordable housing and perhaps other uses, and the determination of the sponsoring entity, likely the Housing Trust in the case of Weston, of these development terms and conditions. By establishing clear requirements and guidelines, the Town exerts substantial local control over what is built but does not have the added responsibilities of actual development and construction. The goal is to select the respondent that best meets specific criteria included in the RFP including the experience and track records of the development team, financial capacity, design approach, proposed budget, etc. Moreover, because the property would be conveyed to a developer by lease or sale, the project would not be considered a public project and subject to state Chapter 30B public procurement regulations which results in reduced project costs. Chapter 30B also requires that the Town accept the lowest bidder as opposed to a ranking of a number of criteria that is afforded by the RFP process.

It will be the responsibility of the developer (the Elderly Housing Committee in the case of the Brook School Apartments expansion) to obtain the necessary permitting and subsidies to make the project feasible. The projects may require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaw, and the use of the “friendly” comprehensive permit process through DHCD’s Local Initiative Program (LIP) would likely be used for permitting unless special zoning had been enacted (see strategies under Goal 2 above).

Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones. Many communities have used the “friendly” comprehensive permit process to take advantage of these internal subsidies, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system. Other communities want to incorporate more than the required amount of affordable units in a particular development, which often requires multiple layers of external public subsidies to fill the gap between the total development costs and what low- and moderate-income occupants can afford beyond the internal cross subsidies available from the market units and nominal site costs. *This is particularly compelling in the case of publicly-owned property which should provide greater public benefits and maximize project affordability.*

In addition to predevelopment funding support, CPA funding will be necessary as a gap filler to subsidize construction costs to insure project affordability, also assuming that additional public and private funds will be secured to make the project financially feasible without overburdening Weston’s resources. Projects could also incorporate several income tiers, once again reflected in the terms and conditions established by the Town in the RFP. The bonding of CPA funding should be explored for future projects.

While the Needham project described below was not developed on Town-owned property, it nevertheless demonstrates how a relatively small site can be developed with a comprehensive permit that includes both affordable units directed to those earning at or below 80% AMI as well as a somewhat higher income tier targeted to those earning at or below 150% AMI. In this case the developer was able to secure a \$150,000 grant from MassHousing that helped subsidize the project. One of the higher income units recently was resold for approximately \$380,000, far below Needham’s current median house price of almost \$900,000.

Model: Small 40B Infill Townhouse Development – Junction Place in Needham

Junction Place is a condominium project in Needham comprised of five (5) attached townhouse units in close proximity to a commuter rail station. The project was developed on a site with less than 12,000 square feet by a private developer. All of the townhouses were sold at below market prices to eligible families through a lottery. Two (2) of the homes were sold for \$165,000 to families earning up to 80% of the area median income while the remaining three sold for \$310,000 to families earning up to 150% of the area median income. Each of the units contains approximately 1,512 square feet including 3 bedrooms, 2½ bathrooms, a laundry room with a washer and dryer, a one-car garage and an outside parking space.

The Town may also decide to acquire privately-owned sites at some time in the future for the purposes of developing some amount of affordable housing, potentially including other uses such as protecting open space, preserving historic properties, and/or creating recreational opportunities. CPA funding is an important resource for such acquisition. For example, the Town of Carlisle acquired land for affordable housing development that also included open space preservation and other public benefits as pictured

and described below. This project provides another example of conveying Town-owned property to a developer who successfully was able to put together the necessary financing, including Low Income Housing Tax Credits and considerable CPA funds, to make the project feasible.

Model: Benfield Farms in Carlisle

The Town of Carlisle issued a Request for Proposals to develop 26 units of senior rental housing on a Town-owned site it acquired by bonding a portion of its Community Preservation funding. Most of the parcel was preserved as open space with the development of some athletic fields on a portion of the property projected for the future. The Town provided the land for a nominal amount and approved \$425,000 in CPA funding to support costs related to infrastructure and an additional allocation to further subsidize the development. The Town selected the nonprofit organization Neighborhood of Affordable Housing (NOAH) as the developer. The design includes a three-story main house connecting to a two-story barn and incorporates green building, sustainability and universal design standards.

Monitoring and enforcing affordability requirements will continue to be critical to the effective provision and preservation of affordable housing. The Town will have to insure that any additional affordable units are eligible for inclusion in the Subsidized Housing Inventory (SHI), provide the state with all of the appropriate documentation, and monitor affordability on an annual basis working closely with the sponsoring entity and the state subsidizing agency.

Required Resources: This work will involve a substantial commitment of resources that beyond the donated time of Town board and committee members will include the following:

- Staff and consultant costs related to conducting property research and analysis, issuing RFP's, selecting developers, applying for local subsidies, insuring that affordable units are included on the SHI and continue to meet all state requirements, etc.
- Predevelopment funding to conduct initial feasibility analyses.
- Subsidies to fill the remaining gaps between the total costs of development and what qualifying occupants can afford net of other public and private financing.

The amounts of the funding required will vary considerably by project depending in large part on the size of the development, available economies of scale, income targets, infrastructure costs, other leveraged subsidies, etc.

Projected # Affordable Units Produced: 17 units

Strategy 2: Support Private Developments that Complies with Local Policies

Responsible Party: Housing Partnership, Housing Trust, Community Preservation Committee, Planning Board and Zoning Board of Appeals
Timeframe: Short Term

Current Status: This Housing Production Plan proposes working with private entities to promote affordable housing including establishing partnerships with:

1. *Owners with large land holdings*
Members of the HPP Steering Committee, in their efforts to conduct substantial community outreach on this HPP, have met with representatives of entities with large land holdings

including Boston Properties, for example. Initial meetings with Boston Properties on the potential development of its Biogen property have been encouraging. The Town also has several major institutions, such as Regis College, Campion Center and St. John XXIII Seminary, where discussions to find some common ground and mutual advantages to creating housing that incorporates some amount of affordable housing on their properties may hold some promise. By focusing on those property owners that have a substantial presence and investment in the Weston community, it is anticipated that the Town, with political and financial support, can not only provide sufficient incentives for residential development on these properties but also steer such development through new zoning or the “friendly 40B” process.

2. *Owners with smaller properties who are interested in developing or donating parcels for some amount of affordable housing*

Weston has a long and respected history of private property donations for affordable housing development. Ed and Polly Dickson received statewide recognition for their commitment to affordable housing by donating property for the development of Dickson Meadows and then subsequently have donated property on Jones Road and Pine Street. Another property, that includes two existing duplex structures for the creation of four affordable units (216-218 Boston Post Road), is in the process of being conveyed by Polly Dickson to the Weston Affordable Housing Foundation, Inc. (WAHFI).

Such donations are occurring in other communities as well. For example, the Town of Chatham is currently working with a family that approached the Town about selling their property at a below market price for development as affordable housing, anticipating increasing the number of units on site.

3. *Developers interested in acquiring property and developing it within the Town’s Policies and Preferences for Affordable Housing*

In addition to partnerships between the Town and existing property owners, the Town has worked cooperatively with private developers, non-profit and for profit, on new affordable unit creation. For example, the Town has supported WAHFI in its development projects including recent CPA funding of \$1,118,100 for its Viles Street Project. The Town also worked with the developers of Winter Gardens, processing the project through the “friendly 40B” process.

With incentives created in the zoning bylaw to promote affordable housing (see Goal 2 above), the availability of the “friendly 40B” option, and the Town’s *Policies and Preferences for Affordable Housing* that provides important guidance on Weston’s development priorities, the Town is in a good position to continue to work cooperatively with developers to guide new development that incorporates affordable units. Moreover, when the Town obtains certification under Housing Production by meeting its annual production goals, it will be in an even better position to negotiate with private developers on project terms and conditions since it will be able to likely deny what it considers inappropriate comprehensive permit projects that do not address local needs.

Next Steps: Based on the three (3) basic approaches described above, the Town expects to pursue partnerships through the following implementation strategies:

1. *Owners with large land holdings*

Members of the Board of Selectmen and the Housing Trust will pursue further discussion with existing institutions and businesses to determine how best the Town can support new housing creation through new zoning such as Smart Growth Overlay Districts through Chapter 40R/40S (see Goal 2, Strategy 2), other special zoning, the “friendly 40B process (LIP), and subsidies. There may also be opportunities to engage neighboring communities in partnering on new development as some potential site locations extend beyond Weston boundaries.

2. *Owners of smaller properties who are interested in developing or donating parcels for some amount of affordable housing*

It will be important to showcase previous examples of property donations during the course of this planning process to present models for other property owners who might consider donating property for some amount of affordable housing development. Such owners may elect to donate or provide a discounted purchase price to the Housing Trust or WAHFI and be eligible for tax benefits. If such property becomes available to the Housing Trust, it would be incumbent upon the Trust to determine the terms and conditions of the development and issue an RFP to select a developer. Zoning changes described in Goal 2 that suggest zoning to allow more housing diversity in the community, may be particularly applicable to some of these smaller sites.

3. *Developers interested in acquiring property and developing it within the Town’s Policies and Preferences for Affordable Housing*

Weston’s current governance structure has the Housing Partnership taking the lead in reviewing development proposals that include affordable units. Given some consideration to consolidating housing functions into the Housing Trust solely, as referred as a future possibility in Goal 1, Strategy 2, this responsibility may at a later time be shifted to the Trust.

Based on the current framework, once the Housing Partnership has met and provided feedback to a developer in regard to a specific development proposal, it will be the responsibility of the permitting entity, the Planning Board or Zoning Board of Appeals, to move the project forward to some decision. The Housing Partnership and Housing Trust can both be available throughout the development process to advocate for developments that meet local priorities, providing support during project permitting and financing.

Because the *Town’s Policies and Preferences for Affordable Housing* was prepared in 2009 to 2010, it may also be worthwhile for the Housing Partnership and Housing Trust to revisit the document and make necessary adjustments to bring them up-to-date with changes in state guidelines and more in line with the content of this Housing Production Plan.

The Housing Trust will reach out to local developers who have been active in producing affordable housing in the area to discuss the Town’s interest in promoting affordable housing development, possible areas and opportunities for new development, and local guidelines and priorities.

Resources Required: CPA funding and Housing Trust Funds to help subsidize preliminary feasibility analyses, some acquisition costs or other subsidies are good investments towards meeting production goals and local needs whether the developer is non-profit or for profit. Once again, the amounts of the

funding required will vary considerably by project depending in large part on the size of the development, type of developer (small non-profit versus large established private developer), available economies of scale, income targets, infrastructure costs, other leveraged subsidies, etc. This strategy will also involve the donated time of members of key Town boards and committees such as the Housing Partnership, Housing Trust, Planning Board and Zoning Board of Appeals in addition to appropriate Town staff.

Projected # Affordable Units Produced: 244 units

APPENDIX 1

Local and Regional Housing Organizations/Resources

Weston is fortunate to have a number of important resources including local government entities, local non-profit organizations, and regional agencies that have made substantial contributions to the promotion of community housing in Weston or have the resources to potentially contribute in the future. These organizations are briefly summarized below.

Local Entities

Weston Housing Production Plan Steering Committee

The Board of Selectmen appointed nine (9) members to the Housing Production Plan Steering Committee that includes representatives from six (6) key boards and committees (Board of Selectmen, Planning Board, Housing Partnership, Housing Trust, Permanent Building Committee and Elderly Housing Committee) as well as three (3) at-large members. This ad hoc committee was charged with providing oversight in the preparation of a Housing Production Plan including guidance on the Plan's content, particularly the housing production goals and strategies, as well as the coordination of public outreach to various Town boards and committees and other local stakeholders. The Steering Committee hired a consultant to assist them in the preparation of the Plan that needs to be locally approved by the Planning Board and Board of Selectmen and then submitted to the state's Department of Housing and Community Development (DHCD) for approval and ultimately certification when annual housing production goals are met.

Contact: 781-786-5065

Weston Housing Partnership

In 2008, the Town established the Weston Housing Partnership as the strategic planning entity for maximizing local control over affordable housing development and proactively addressing the range of local housing needs. The Partnership has been charged with participating in the review of Chapter 40B proposals, serving as a resource to developers, increasing public awareness about the needs and opportunities for affordable housing, and developing a set of *Priorities and Criteria* on affordable housing development in Weston to guide developers and Town boards.

Contact: 781-786-5072

Weston Affordable Housing Trust

In 2011, the Town established the Weston Affordable Housing Trust to serve as the implementing entity with respect to Town efforts to create affordable housing opportunities. Shortly after, in May 2012, the Town approved the conveyance of Town-owned property with three (3) existing structures for subsidized housing at the end of Warren Avenue, including the Old Water Department, to the Housing Trust. The Trust, with support from the Permanent Building Committee, Community Preservation Committee, and other local boards and committees, is developing a total of seven (7) rental units, four (4) to those earning at or below 80% AMI and the remaining three (3) to those earning between 80% and 100% AMI. The Trust received comprehensive permit approval for the project and construction is underway with leasing expected to start in 2016.

Contact: 781-786-5074

Elderly Housing Committee

The Elderly Housing Committee was appointed in 1977 to serve as the entity to manage the redevelopment of the Brook School into housing for the elderly and disabled. The Committee has

overseen the development of four (4) buildings at the Brook School that now include 75 total rental units of which 55 are offered at subsidized rents, calculated at 30% of tenant household income, with market rents of about \$1,600. The Committee continues to explore opportunities for expanding the supply of subsidized senior housing in town.

Contact at the Brook School Apartments: 781-786-5190

Weston Affordable Housing Foundation, Inc. (WAHFI)

WAHFI was founded in 1997 as a private, non-profit 501(c)(3) organization to help meet Weston's need for affordable housing. WAHFI has developed and manages several small projects in town including Church Street, with a single rental unit, as well as a unit on Jones Road and a duplex on Pine Street, the latter two donated to the organization by Polly Dickson. While these units are directed to those earning at or below 80% of area median income, WAHFI owns another unit on Love Lane for tenants earning up to 100% AMI and consequently not eligible for inclusion on the SHI.

Contact: P.O. Box 171, Weston, MA 02493

Weston Council on Aging (COA)

The Town's Council on Aging provides advocacy and supportive services and programs for residents of all ages with information and referrals concerning issues of elderly health, housing, health insurance, in-home assistance, and legal matters related to property and taxes. The organization creates opportunities for socialization through programmed activities as well as transportation. It is also available to meet with seniors and their families concerning social and health care needs. With federal grant funding from Springwell, the COA is also introducing a Senior Services Home Repair and Contractor Referral Program to help residents better connect with qualified contractors, providing a pre-approved (yet not endorsed) list of contractors as well as an information packet for working successfully with them. In addition to its wide range of programs, the organization operates a Senior Center that is located on the ground floor of the Town's Community Center at 20 Alphabet Lane.

Contact: 781-786-6280

Community Preservation Committee (CPC)

The Community Preservation Committee is responsible for the management of the Community Preservation Fund, including the allocation for CPA funds for affordable housing. Weston approved the Community Preservation Act (CPA) in 2001 at the highest 3% surcharge. This funding has been a very important resource for supporting affordable housing efforts in addition to the other use categories of open space preservation, recreation, and historic preservation. Over the years the Town has committed more than \$10 million or 36% of its CPA funds on housing activities.

Contact: 781-786-5074

Weston Community Housing, Inc.

Weston Community Housing, Inc., a private, non-profit corporation, owns and manages 62 units of rental housing at Merriam Village for those 60 years and older and earning within 80% of area median income, all designed for independent living. The Town of Weston provided the property.

Contact: 781-891-7010

Merriam Fund

In 1865 Charles Merriam originated this fund for those Weston residents that are caught in a temporary situation of financial hardship. As shown in this Housing Needs Assessment, there remains a population in town who are living on limited incomes for whom paying basic expenses can be a problem. The Trustees of the Merriam Fund continue to provide assistance to Weston residents in difficult, short-term

situations. While funding is very limited it has been helpful over the years, and the Trustees continue to look for donations to support this emergency fund.

Contact: Through the COA at 781-786-6280

Regional Entities

Regional Housing Services Office (RHSO)

The Regional Housing Services Office was established as a collaborative effort among the six communities of Acton, Bedford, Burlington, Concord, Lexington, Sudbury, and Weston to provide assistance in planning, permitting, monitoring, maintaining, and increasing their inventory of affordable housing. Concord serves as the Host Community. This collaboration was developed on the following premises:

- Develop a regional approach for finding common solutions for common challenges, looking at housing through a municipal lens.
- Make efficient use of resources, both leveraging knowledgeable staff and providing shared access to affordable housing opportunities for residents.
- Proactively monitor the community's Subsidized Housing Inventory to ensure the preservation of the units.

Each participating community pays an annual membership fee to the Town of Concord to cover the Office's expenses. This fee supports 139 hours per year for Weston provides access to part-time consultants with expertise in affordable housing, funded by Community Preservation Funds.

Contact: 978-287-1090

Website: www.rhsohousing.org

Metro West Collaborative Development

Metro West Collaborative Development operates in 15 Metro West communities, including Weston, on issues related to creating and preserving affordable housing as well as other supportive activities that organize residents, mobilize resources and identify opportunities to improve the quality of life for residents in these communities. The organization is currently serving as marketing and lottery agent for the Town's Warren Avenue project.

Contact: 617-923-3505

Metropolitan Boston Housing Partnership (MBHP)

The Metropolitan Boston Housing Partnership is a non-profit organization that addresses a wide range of housing needs in the Greater Boston area, including Weston. The organization assists about 20,000 residents annually through its numerous programs and services that include but are not limited to the following:

- Offers information through workshops and reference materials on eviction and foreclosure prevention, tenancy preservation, housing search, relocation assistance, etc. through its Housing Consumer Education Service Center, one of nine such centers in Massachusetts which are funded by DHCD.
- Administers the Housing Choice Voucher Program (Section 8) and other rental voucher programs.
- Provides programs to serve those who are homeless or at risk of homelessness.

- Provides technical assistance and resources to landlords, particularly those with Section 8 tenants.
- Offers training, other technical assistance and referrals to both tenants and landlords on fair housing issues.
- Operates a hoarding and sanitation intervention program to support tenants in obtaining necessary treatment to deal with hoarding issues and to bring their apartments into compliance with health and safety regulations.
- Administers the Money Follows the Person Program that helps individuals transition from long-term care facilities to community-based residences of their choice.

Contact: 617-859-0400

Metropolitan Area Planning Council (MAPC)

The Metropolitan Area Planning Council (MAPC) is Weston's regional planning agency serving 101 communities in the Greater Boston area. Guided by its regional plan, "*MetroFuture: Making a Greater Boston Region*", the agency works with participating communities towards "sound municipal management, sustainable land use planning, protection of natural resources, efficient and affordable transportation, a diverse housing stock, public safety, economic development, an informed public, and equity and opportunity among people of all backgrounds".

Contact: 617-451-2770; www.mapc.org

Habitat for Humanity of Greater Boston

Habitat for Humanity is an ecumenical, non-profit Christian ministry dedicated to building simple, decent homes in partnership with families in need. The organization has grown over the past two decades into one of the largest private homebuilders in the world with almost 1,600 U.S. affiliates and over 2,000 affiliates worldwide, including one in the Greater Boston area that builds new homes for first-time homebuyers through donated land, materials, labor and funding as well as other special financing strategies.

Contact: 617-423-2223

South Middlesex Opportunity Council (SMOC)

South Middlesex Opportunity Council, Inc. (SMOC) is a private, non-profit organization that also provides services to the greater Metro West and Blackstone Valley areas. The corporation's goal has been to improve the quality of life for low-income people by working with the communities they serve to affect social, individual and family change. Programs include day care and preschool education, employment training and placement, housing, addiction, mental health, women's protective services, nutrition, energy and weatherization, legal services, services for the elderly, emergency shelter, as well as community organizing around health care, housing, rising energy costs and banking services. SMOC also provides housing services to low- and moderate-income individuals and families including rental assistance programs, loan programs to support home modifications to improve access for the disabled, deleading, and weatherization improvements. Financial assistance is also provided to subsidize the costs of fuel, water and sewer costs to qualifying households. There are also counseling programs available to help renters prepare for homeownership and to assist existing residents in preventing foreclosure.

In 1986, SMOC created a subsidiary non-profit development organization, South Middlesex Non-Profit Housing Corporation, to preserve, improve and develop new housing choices for low- and moderate-income residents, integrating supportive services when appropriate. The Housing Corporation not only develops but owns and manages the agency's real estate as well, both residential and commercial

properties, including 600 units ranging from emergency shelters, special needs housing, sober housing, transitional housing for individuals and families, affordable single and family rentals, and first-time homeownership opportunities.

Contact: 508-620-1230 or 800-286-6776 (for Fuel Assistance)

Springwell, formerly called West Suburban Elder Services, serves the needs of seniors in its service area that includes Belmont, Brookline, Newton, Watertown, Waltham, Wellesley, Weston and Needham. The organization is a one-stop service center that helps seniors and persons with disabilities remain at home in their community. Services include information, care advice, meals and in-home care. Special programs are also offered related to transportation, money management, nutrition, shopping assistance, friendly visitors, etc.

Contact: 617-926-4100

APPENDIX 2

Glossary of Housing Terms

Chapter 40R/40S

State legislation that provides cash incentives to municipalities that adopt smart growth overlay districts that also increase housing production, including affordable housing (see Appendix 3 for details).

Affordable Housing

A subjective term, but as used in this Plan, refers to housing available to a household earning no more than 80% of area median income at a cost that is no more than 30% of total household income. Also referred to as Community Housing.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county in nonmetropolitan areas) that is adjusted by HUD annually and used as the basis of eligibility for most housing assistance programs. Sometimes referred to as “MFI” or median family income.

Chapter 40B

The state’s comprehensive permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate-income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions, which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic, and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing.

Chapter 44B

The Community Preservation Act Enabling Legislation that allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds’ fees.

Cluster Development

A site planning technique that concentrates buildings in specific areas on the site to allow the remaining land to be used for other uses, most typically open space preservation. Some provisions allow density bonuses for certain conditions of development, including affordable housing.

Comprehensive Permit

Expedited permitting process for developers building affordable housing under Chapter 40B “anti-snob zoning” law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by the local zoning boards of appeals to qualifying developers (see Appendix 3 for details).

Conservation Development

A project that conserves open space, protects site features and provides flexibility in the siting of structures, services and infrastructure.

Department of Housing and Community Development (DHCD)

DHCD is the state's lead agency for housing and community development programs and policy. It oversees state-funded public housing, administers rental assistance programs, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

Design Guidelines

A set of discretionary standards, including design and performance criteria, developed as a public policy to guide the planning and land development.

Easements

The right to use property for specific purposes or to gain access to another property.

Energy Star

A voluntary labeling program of the US Environmental Protection Agency (EPA) and the US Department of Energy that identifies energy efficient products.

Enhanced Single Room Occupancy (ESRO)

A single person room with a private bath and/or kitchen rather than shared facilities.

Expedited Permitting

The state's Chapter 43D Program allows a community to gain state incentives for projects meeting certain criteria and permitted within a 180-day regulatory process.

Fair Housing Act

Federal legislation, first enacted in 1968, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. It prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Form-based Zoning

Zoning regulations that define desired building and site characteristics but do not strictly regulate the uses.

Green Building

A term used to describe buildings that have been designed or retrofitted to reduce energy consumption.

Inclusionary Zoning

Inclusionary zoning is a zoning ordinance or bylaw that requires a developer to include affordable housing as part of a development or contribute to a fund for such housing.

Infill Development

Infill development is the practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Such development promotes compact development, which in turn allows undeveloped land to remain open and green.

Jobs/Housing Balance

A measure of the harmony between available jobs and housing in a specific area.

LEED

Leadership in Energy and Environmental Design (LEED) is a voluntary standard for developing high performance, sustainable buildings that significantly reduce energy consumption. There are various standards, including silver, gold and platinum, which are awarded to particular properties through a certification process.

Local Initiative Program (LIP)

LIP is a state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the state Subsidized Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set-aside as affordable to households earning less than 80% of area median income (see Appendix 3 for more details).

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

MassHousing is a quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs.

Metropolitan Statistical Area (MSA)

The term, MSA, is also used for CMSAs (consolidated metropolitan statistical areas) and PMSAs (primary metropolitan statistical areas) that are geographic units used for defining urban areas that are based largely on commuting patterns. The federal Office of Management and Budget defines these areas for statistical purposes only, but many federal agencies use them for programmatic purposes, including allocating federal funds and determining program eligibility. HUD uses MSAs as its basis for setting income guidelines and fair market rents.

Mixed-Income Housing Development

Mixed-income development includes housing for various income levels.

Mixed-Use Development

Mixed-use projects combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Overlay Zoning

A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Planned Development

A district or project designed to provide an alternative to the conventional suburban development standards that promote a number of important public policy benefits, often including a variety of housing, including affordable housing, and creative site design alternatives.

Public Housing Agency (PHA)

A public entity that operates housing programs: includes state housing agencies (including DHCD), housing finance agencies and local housing authorities. This is a HUD definition that is used to describe the entities that are permitted to receive funds or administer a wide range of HUD programs including public housing and Section 8 rental assistance. Weston does not have a public housing authority.

Regional Non-profit Housing Organizations

Regional non-profit housing organizations include nine private, non-profit housing agencies, which administer the Section 8 Program on a statewide basis, under contract with DHCD. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 Section 8 vouchers. In addition to administering Section 8 subsidies, they administer state-funded rental assistance (MRVP) in communities without participating local housing authorities. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and offer technical assistance and training programs for communities. Metropolitan Boston Housing Partnership (MBHP), based in Boston, serves as Weston's regional non-profit housing organization.

Regional Planning Agencies (RPAs)

These are public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space planning, and traffic impact studies. With the exception of the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only. The Metropolitan Area Planning Council (MAPC) serves as Weston's Regional Planning Agency.

Request for Proposals (RFP)

A process for soliciting applications for funding when funds are awarded competitively or soliciting proposals from developers as an alternative to lowest-bidder competitive bidding.

Section 8

Refers to the major federal (HUD) program – actually a collection of programs – providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some pay more) for housing (rent and basic utilities) and the federal subsidy pays the balance of the rent. The Program is now officially called the Housing Choice Voucher Program.

Single Room Occupancy (SRO)

A single room occupancy (more commonly SRO, sometimes called single resident occupancy) is a multiple tenant building that houses one or two people in individual rooms (sometimes two rooms, or two rooms with a bathroom or half bathroom), or to the single room dwelling itself. SRO tenants typically share bathrooms and /or kitchens, while some SRO rooms may include kitchenettes, bathrooms, or half-baths. Although many are former hotels, SROs are primarily rented as permanent residences.

Smart Growth

The term used to refer to a rapidly growing and widespread movement that calls for a more coordinated, environmentally sensitive approach to planning and development. A response to the problems associated with unplanned, unlimited suburban development – or sprawl – smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of housing opportunities and choices, and improved jobs/housing balance.

Subsidy

Typically refers to financial assistance that fills the gap between the costs of any affordable housing development and what the occupants can afford based on program eligibility requirements. Many times multiple subsidies from various funding sources are required, often referred to as the “layering” of subsidies, in order to make a project feasible. In the state’s Local Initiative Program (LIP), DHCD’s technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, “internal subsidies” refers to those developments that do not have an external source(s) of funding for affordable housing, but use the value of the market units to “cross subsidize” the affordable ones.

Subsidized Housing Inventory (SHI)

This is the official list of units, by municipality, that count toward a community’s 10% goal as prescribed by Chapter 40B comprehensive permit law.

Sustainability

Development that includes a balanced set of integrated principles such as social equity, environmental respect, and economic viability, which preserves a high quality of life for current occupants and future generations.

Transfer of Development Rights (TDR)

A program that coordinates the relocation of development from environmentally sensitive areas that should be preserved as open space to areas that can accommodate higher densities.

Transit Oriented Development (TOD)

Development that occurs within walking distance of public transportation, usually bus or trains, to reduce the reliance on the automobile and typically accommodate mixed uses and higher densities.

U.S. Department of Housing and Urban Development (HUD)

The primary federal agency for regulating housing, including fair housing and housing finance. It is also the major federal funding source for affordable housing programs.

Appendix 3

Local Preference Documentation

Town of Weston

The Town of Weston is seeking DHCD approval to reserve up to 70% of the affordable units in the (name of project) development as local preference units as defined and allowed under Local Initiative Program (LIP) Guidelines. Weston has perhaps the highest priced housing market in the state. As a result, greater numbers of residents are experiencing substantial cost burdens and are finding it increasingly difficult to remain in the community. More subsidized housing opportunities will be important for the town to address unmet local housing needs. Justification for incorporating local preference into the eligibility and selection processes for (name of project) is provided below.

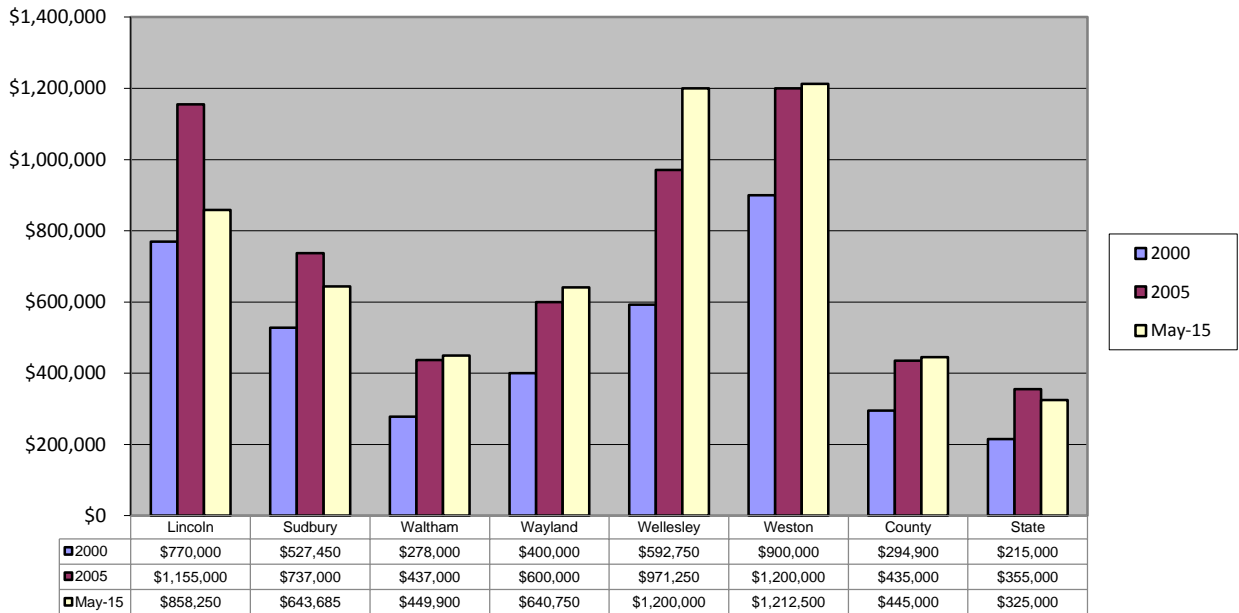
- Weston's housing stock is comprised primarily of single-family homes (85% of the housing stock based on the Census Bureau's 2013 American Community Survey) that are increasingly becoming affordable to only the very affluent. The median single-family house price was \$1,212,500 as of May 2015 according to *Banker & Tradesman*, affordable to households earning estimated \$238,000 based on 80% financing.³⁶ This income is higher than the median household income for the Town per 2013 census estimates of \$192,563, and despite such high income levels there is still an affordability gap of \$232,500, the difference between the median priced home and what a median income earning household can afford.
- The affordability gap widens to \$936,750 if the analysis focuses on those low- and moderate-income households earning at or below 80% of area median income (AMI), or \$62,750 for a family of three (3), who can afford a house costing no more than about \$275,750.³⁷
- Housing prices are high in Weston even relative to neighboring communities that include some of the priciest suburbs in the Boston area. Median values from *Banker & Tradesman* for single-family homes are presented in the chart below for 2000, 2005, and May 2015, showing the fluctuations in the market over time. Not only is Weston's median the highest but these figures also confirm a relatively resilient housing market as current values are similar or have surpassed 2005 ones, when the housing market was at its height for most communities prior to the "bursting of the housing bubble".
- Town Assessor's data indicates that Weston had 3,365 single-family properties and there were only eleven (11) such units valued below \$400,000 with only another 200 units assessed between \$400,000 and \$600,000. The majority of units are assessed above \$1 million with a median assessed value of \$1,165,700.

³⁶ Figures based on 80% financing, interest of 4.0%, 30-year term, annual property tax rate of \$12.28 per thousand, and insurance costs of \$1.25 per \$1,000 of combined valuation of dwelling value (value x 0.5), personal property (\$100,000 fixed), and personal liability (\$100,000 fixed). Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

³⁷ This analysis assumes the ability of the purchaser to obtain subsidized mortgage financing from the ONE Mortgage Program or MassHousing mortgage offerings. Therefore, no private mortgage insurance (PMI) was included in the calculations and 95% mortgage financing was assumed.

- Condominiums are a relatively small segment of Weston’s housing stock with only 223 such units. Not surprisingly, the condos were assessed more affordably on a whole than the single-family homes with 38 units assessed below \$300,000, including 25 subsidized units, and another 47 assessed between \$300,000 and \$400,000. The median assessed value was \$476,300, not significantly lower than the median sales price of \$530,000 based on 2014 *Banker & Tradesman* data.³⁸

Comparison of Median Single-family Home Values Based on Sales



- The demolition of older, smaller, and relatively less expensive houses has become the principal source of lots for the construction of new single-family homes thus “recycling” land rather than consuming vacant land and further eroding the more affordable private housing stock. These “teardowns” of relatively small dwellings have typically been replaced by substantially larger ones, increasing their value significantly. A review of building permit activity between 2010 and 2014 suggests substantial teardown/replacement activity that ultimately created only 33 net new single-family homes during this period.
- Weston has been losing rental housing which comprised a significant component of some of the more affordable private housing in town. The 2013 census estimates suggest a loss of 48 rental units and a gain of 41 owner-occupied units. Much of this increase is likely explained by the conversion of Jericho Village (now called Stonegate) from rentals to condos. Some owners may have also decided to occupy their units instead of rent them.
- The rental market has changed substantially as the median rent more than doubled between 1980 and 1990, going from \$462 per month to \$1,001, and dipped to \$780 by 2000, likely

³⁸ Because this data involved such a small sample of only eleven (11) sales, the median could easily have been skewed upwards based on a couple or even one high-priced sale. The May 2015 median condo price of \$900,000 included only three (3) sales and is likely to be unreliable.

affected by the addition of subsidized units. The 2010 figures suggest a substantial increase to \$1,840. It is also important to note that the census figures include 148 subsidized units in the later years, representing about 30% of all rental units in Weston and thus making the census rent levels appear more affordable than they really are.

- There are very few listings of rental opportunities in Weston, particularly apartments, but what few exist suggest that market rents are much higher than the census figures. For example, the lowest price listing was for a small apartment on Orchard Avenue for \$2,100 (for a three-room, one-bedroom in-law unit attached to a single-family house) with two (2) other apartment listings for larger apartments for significantly more, \$4,100 and \$6,000. There were also three (3) listings for townhouses that were being rented, all of which included two (2) bedrooms and rented in the low \$3,000 range.
- There is high demand for Weston's affordable units. For example, the Brook School Apartments, a 75-unit Town owned and managed senior rental housing development, had 27 applicants on the current wait list, 5 of which had a Weston affiliation. Applications go back as far as 2003 and 2004 with 2006 for at least one Weston affiliate. In addition, up to 10% of the units are reserved for those younger applicants with a disability, including 10 on the waitlist, 1 with a Weston affiliation.
- Merriam Village, a 62-unit subsidized rental housing development for seniors, has a waitlist of eight (8) applicants, about half with some Weston affiliation. Waits are typically at least a couple of years.
- Given such high housing costs, it is not surprising that there are substantial local cost burdens which suggest the need for more subsidized housing for residents. A HUD report indicated that almost one-third of all Weston households were spending too much on their housing including more than 14% spending at least half of their income on housing. Of those 635 households earning within 80% MFI, 380 or 60% were experiencing cost burdens with 275 or 43% spending more than half of their income on housing costs.

The convergence of these major factors – high housing prices, limited supply of subsidized affordable units, high local demand for affordable units, and limited turnover – suggest a strong need for more affordable housing in Weston and the corresponding importance of local preference criteria.

It should also be noted that the region-wide affirmative marketing process will be conducted by (insert lottery agent) a company/organization with considerable experience in developing and implementing Affirmative Fair Housing Marketing and Tenant Selection Plans. (Insert entity) will make every effort to insure that local preference will not have a disparate impact on protected classes related to race, color, disability, religion, sex, familial status, sexual orientation, national origin, genetic information, ancestry, children, marital status, or receipt of public assistance. Therefore, local preference criteria will not be included in advertisements and will be extended to those who work in Weston, who demonstrated that they expect to live in town because of an offer of employment, or who send their children to local schools, such as METCO students.

